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HOUSING

Siskiyou County General Plan

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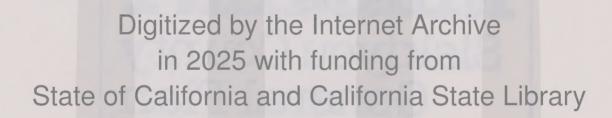
prepared by PLANNING ANSWERS



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HOUSING

Siskiyou County General Plan



RESOLUTION OF THE BOARD OF SUPERVISORS OF THE COUNTY OF SISKIYOU, STATE OF CALIFORNIA, ADOPTING THE FINAL DRAFT HOUSING ELEMENT

WHEREAS, the Siskiyou County Planning Commission, on August 1, 1984, recommended approval of the Draft Housing Element, and

WHEREAS, the Board of Supervisors on, February 26, 1985, considered the environmental impacts of the Draft Housing Element and has approved a Negative Declaration for the project, and

WHEREAS, the Board of supervisors approved a Draft Housing Element for submittal to the State Department of Housing and Community Development, and

WHEREAS, all comments from the State Department of Housing and Community Development were incorporated into the final Draft and do not constitute significant changes in the final Draft.

NOW, THEREFORE, BE IT RESOLVED that the Planning Commission, on August 1, 1984, recommended approval to the Board of Supervisors.

FURTHER, BE IT RESOLVED by the Board of Supervisors, after due consideration and upon recommendation of the Planning Commission, that the Draft Housing Element be adopted.

The foregoing resolution was adopted at a regular meeting of the Siskiyou County Board of Supervisors of the County of Siskiyou, State of California, held on the 26th day of February 1985, by the following vote:

AYES: Supervisors Mattos, Jackson, Frey and Thackeray.

NOES: None.

ABSENT: None.

Chairman Siskiyou County Board of Supervisors

ATTEST:

Norma Price, County Clerk

By: Deputy

RESOLUTIONS
NO. 85-77
BBOX

CREDITS

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SISKIYOU COUNTY HOUSING ELEMENT

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CHAPTER I HOUSING MARKET ANALYSIS

This chapter presents information on population, employment trends, household characteristics and housing stock conditions in the unincorporated area of the County.



INTRODUCTION

Why is a Housing Element Prepared

Since 1969 State law has required each city and county to adopt a housing element as part of their general plan. While housing element requirements have been revised several times, their purpose remains the same - to serve as statements of public policy to assure the adequate provision of housing to all economic segments of the community.

The most recent change to housing element requirements occurred in 1980 with the passage of Assembly Bill 2853 (Stats. 1980, Chapter 1143). This new law specifies in detail the contents of housing elements and the procedures for adoption and periodic revision. To comply with this law each local jurisdiction must assess its current housing needs; establish goals and objectives to meet the needs; and, develop a five year action plan of specific implementation measures.

The new housing element requirements were in part a response to the growing need for housing statewide. According to the <u>California Housing Plan</u>, the State faces a serious shortage of safe, decent and affordable housing. The plan estimates that:

- o An average of 310,000 housing units must be built annually in California through 1986 to keep pace with demand. In 1982, only 90,000 units were constructed, the lowest level since 1950.
- o Over 385,000 severely delapidated housing units must be replaced and about 875,000 must be rehabilitated.
- o Housing costs in California have increased dramatically since 1970. The median value of a home between 1970 and 1981 increased about 300%, while gross rents increased by 158%. During this same period incomes increased by 139%.

By requiring each city and county to prepare a housing element, the Legislature has indicated its belief in the necessity of an officially adopted statement of local policy. By specifying the content of the housing element, the Legislature has established the State policy concerning the basic responsibilities of local governments to provide adequate housing for its citizens.

Local Benefits

While complying with State law is in itself sufficient reason to prepare a housing element, there are more positive and practical reasons to do so. For example, local governments can derive many benefits from preparing a housing element including:

- o Providing citizens with information about housing conditions in their community.
- o Identifying potential needs and opportunities the County should examine more fully.
- o Providing citizens with an opportunity to participate in the planning and housing policy process.
- o Serving as a policy statement so that everyone will understand the basis of future decisions.

In addition to benefiting the citizens of the County, the Housing Element can also help public agencies coordinate housing programs and help builders make market decisions about the types and quantity of housing the County needs.

Scope and Revision of This Element

This element examines the housing needs of one jurisdiction only the unincorporated areas of Siskiyou County. State law requires the other jurisdictions, the nine incorporated cities of the County, to prepare a housing element to address their own housing needs.

This housing element has been prepared in accordance with Sections 65580-65589 (Article 10.6) of the Government Code(1). In addition, the Housing Element Guidelines and the Housing Element Manual, both adopted by the Department of Housing and Community Development, have been considered in the preparation of this document.

The County will review this element on an annual basis to evaluate objectives, the effectiveness of programs and progress in implementation. Additionally, the housing element will be revised not less than every five years, according to State law (Section 65588b). The first revision shall be accomplished in 1990.

POPULATION

Historic Growth

Siskiyou County was formed in 1852 by legislation creating it from parts of Shasta and what was formerly Klamath County. In 1876 its current boundaries were established when Modoc County was created from the eastern part of the County and by the annexation of a part of Klamath County on the west.

The discovery of gold in the 1850's, the arrival of settlers in the 1870's and the completion of the Southern Pacific Railroad in the 1880's all contributed to early settlement of the County.

By 1890, the County's population was 16,000. From 1920 to 1930 the development of the lumber industry and expansion of irrigated agriculture resulted in population growth from 18,500 to 24,480 (37% increase). From 1930 to 1950 population growth remained steady and increased to 30,733. From 1950 to 1970 however, the County grew by only about 2,500 people to 33,225. By 1980, the County's population was 39,732.

TABLE 1
Historic Population

Year	Population	Percent Change
1900 1910	16,926 18,801	10.8
1920	18,545	1.4
1930	25,480	37.4
1940	28,598	12.2
1950	30,733	7.5
1960	32,885	7.0
1970	33,225	1.0
1980	39,732	19.5

SOURCES: Siskiyou County General Plan and U.S. Census Bureau, 1970 and 1980 Census data.

Since 1970 most of the County's growth has occurred in the unincorporated County area. From 1970 to 1980, the incorporated area (the cities) of the County grew by only 1,562 persons and accounted for only 24% of the County's population increase during that period. In contrast, the unincorporated area grew by 6,507 and accounted for 76% of the total growth. Although no "official" explanation for this pattern exists, one possibility is that lumber mills in several of the cities closed either temporarily or permanently during the mid

and late 70's. Lumbermill workers were forced to relocate and the poor economy reduced immigration to these cities. 1980 Census data supports this premise as several cities in the County actually lost population between 1970 to 1980.

This trend appears to have run its course as Department of Finance estimates show that the 1980 to 1983 population growth was more evenly distributed. During this period 57% of the new growth occurred in the unincorporated area and 43% occurred in the incorporated area. Their estimates also show that in 1983 about 45% of the County's population lived in the incorporated cities and 55% in the unincorporated area.

Population Projections

In 1983, the Department of Finance estimated that the County's population grew to 41,606. This is an increase of 1,874 persons since 1980. The Department of Housing and Community Development estimates that by 1985 and 1990 the County's population will reach 43,793 and 46,500 respectively.

TABLE 2
Projected Population Growth
Siskiyou County

Year	Population*	Incorporated**	Unincorporated**
1983	41,606	18,868	22,738
1985	43,793	19,707	24,086
1990	46,500	20,925	25,575

SOURCE: *Department of Housing and Community Development Projections, 1983, based on 1981 E-150 projections, developed by the Dept. of Finance.

** 1985 and 1990 estimates based on 45%/55% ratio.

Population Composition

The accessibility to recreational activities and the low cost of living have made Siskiyou County an attractive retirement area. 1980 census data shows that 18% of the County's population is over the age of 60. This relatively large segment of the population resulted in a median County age of 32.3 years. This is a median age nearly 2.5 years older than the statewide average(2). Estimates made by the Department of Finance indicate that by 1985 and 1990, about 8,344 and 8,906 persons over the age of 65, respectively, will reside in the County. The median age is expected to climb to 33.6 in 1985 and 35.4 in 1990.

Race and Ethnic Characteristics

In 1980, about 8% of the unincorporated County residents were members of racial or ethnic minority groups. Of this figure, 161 persons or less than 1% are Black; 1122 or 5% Native American; and, 72 or less than 1% Asian-Pacific Islander(3). Persons of Spanish origin represent 795 persons or 3.6% of the total unincorporated population. Statewide, ethnic minorities comprise about 43% of the population. In Siskiyou County's unincorporated area they account for about 13%.

TABLE 3
Race And Ethnicity

	County	Incorporated	Unincorporated
White*	36,627	16,730	19,897
Black	632	471	161
Asian	163	91	72
Native American	1,492	370	1,122
Other	818	425	393
Spanish Origin	1,866	1,071	795

^{*} Spanish origin is also included in this category.

SOURCE: U.S. Census Bureau, 1980 Census.

ECONOMY

Employment

The economy of Siskiyou County has suffered severely from the effects of the recession which has afflicted the State and national economy. For many years the backbone of the County's economy has been the lumber industry. As interest rates for home mortgages climbed and housing construction dropped, many lumber mills laid off workers or even closed permanently. Other local businesses serving the mills or workers also suffered. As a result, the County experienced a 16.6% unemployment rate in 1981. In 1982, the unemployment rate grew to 22.6% and was the fourth highest rate among all counties in California.

The Employment Development Department estimated that the unemployment rate in 1981 was 24.3%. In 1984, employment is expected to show mixed improvement. The local economy will support more jobs, but not as many as there are people looking for them. Therefore, the number of people unemployed is expected to rise but the unemployment rate is expected to drop to 23.8%.

TABLE 4
Civilian Labor Force, Employment, and Unemployment
1981-84 Annual Averages

Items		:	Forecast		
	1981	1982	1983	1984	
Civilian Labor Force 1 Employment Unemployment Unemployment Rate 2	17,575 14,650 2,925 16.6	18,400 14,250 4,150 22.6	18,650 14,125 4,525 24.3	19,300 14,700 4,600 23.8	

- 1. Labor force by place of residence. Employment includes persons involved in labor-management trade disputes.
- 2. The unemployment rate is computed from unrounded data, therefore, it may differ from rates developed by using rounded data in this table.

SOURCE: Annual Planning Report, Employment Development Department, 1983.

Income

The County's high unemployment rates resulted in personal income well below state levels. According to the 1980 Census, Siskiyou County's 1979 median household income was \$14,472. This is 79% of California's median household income of \$18,248. Anticipated high unemployment rates should continue to depress individual income.

As part of the Siskiyou County Preliminary Regional Needs Plan, the Department of Housing and Community Development prepared estimates of households in various income groups. These estimates are depicted in Table 6.

HOUSEHOLD CHARACTERISTICS

Housing Types

From 1970 to 1980 the County's housing stock grew from 11,729 units to 17,504. In the unincorporated area, housing stock grew from 5,585 to 9,594 units, a 71% increase(4).

TABLE 5
Siskiyou County
Wage and Salary Employment
1981-84 Annual Averages

			Fo	recast
Industries	1981	1982	1983	1984
Total, all industries 1/	12,900	12,300	12,150	12,450
Agriculture, Forestry and Fisheries Total Nonagriculture	975 11,925	1,150 11,150	1,125 11,025	1,150 11,300
Construction and Mining	400	325	350	400
Manufacturing Lumber and Wood Other Manufacturing	1,600 1,425 175	1,125 925 200	1,050 850 200	1,225 1,000 225
Transportation and Public Utilities	850	850	850	875
Wholesale Trade	475	475	475	475
Retail Trade	2,175	2,100	2,100	2,150
Finance, Insurance and Real Estate	450	450	450	450
Services	2,100	2,050	2,075	2,150
Government	3,875 1,100 425 2,350	3,775 1.000 450 2,325	3,675 975 425 2,275	3,625 950 425 2,250

March 1982 benchmark

SOURCE: Annual Planning Report, Employment Development Dept., 1984.

^{1/}Employment reported by place of work and does not include persons involved in labor-management trade disputes.

TABLE 6 Estimated Percentages Of Households In Various Income Groups

Income Groups

Very Low	Other Low	Moderate	Above Average	Total
24%	13%	26%	37%	100%

Notes:

Very low is 50% of the median income.

Other Low is 50% - 80% of the median income.

Moderate Income is 80% - 120% of the median income.

Above Moderate Income is over 120% of the median income.

SOURCE: Preliminary Regional Needs Plan, Department of Housing and Community Development, March 1984.

The vast majority of housing in the unincorporated area of Siskiyou County is the single family dwelling. In 1980, single family dwellings accounted for 11,660 or 67% of the unincorporated area's housing stock(5). Multiple housing (2 or more units) accounted for only 767 units or 12% of the housing stock in the unincorporated area (6). Multiple units account for only a low percentage of the total as they usually require a community sewer system. There are few areas in the unincorporated area where sewer service is available.

Mobile homes have gained immensely in popularity as they have remained affordable and their quality and public acceptance levels have greatly improved. Another reason is the County allows mobile homes on foundations in most zoning districts where a single family dwelling is allowed. The choice of where mobile homes can be placed probably plays a role in their popularity. In 1970, mobile homes accounted for 1,089 units or 16% of the unincorporated area's total housing stock. By 1980, there were 2,075 mobile homes or 23% of the total(7). By comparison mobile homes account for only 8% of the incorporated area's housing stock and 4% of the housing stock statewide.

Housing Costs

One bright factor regarding housing in Siskiyou County is that it is relatively affordable when compared to housing costs statewide. According to The California Housing Plan, the County median house price was \$51,600, only 61% of the statewide median price of \$84,500. The median rental payment was \$159 or 63% of the statewide median of \$253.

TABLE 7 1980 Housing Profiles

Siskiyou County

Mobile Homes

TOTAL

Total Housing Un Total Year Round Vacant Seasonal	d Units	16,	504 896 608		
	Total Yr/Rd	Total Occupied	Vacant	Owner Occupied	Renter Occupied
Single Family Multi-Family	11,660 2,574	10,586 2,231	1,074 343	8,088 572	2,498 1,659

2,461

15,278

1,935

10,595

526

4,683

201

1,618

County Unincorporated

Total Housing Units	9,539
Total Year Round Units	9,031
Vacant Seasonal/Migratory	508

2,662

16,896

	Total Yr/Rd	Total Occupied	Vacant	Owner Occupied	Renter Occupied
Single Family Multi-Family Mobile Homes	6,189 767 2,075	5,450 740 1,891	739 27 184	4,069 398 1,495	1,381 342 396
TOTAL	9,031	8,081	950	5,962	2,119

County Incorporated

Total Housing Units	7,965
Total Year Round Units	7,865
Vacant Seasonal/Migratory	100

	Total Yr/Rd	Total Occupied	Vacant	Owner Occupied	Renter Occupied
Single Family Multi-Family Mobile Homes	5,471 1,807 587	5,136 1,491 570	335 316 17	4,019 174 440	1,117 1,317 130
TOTAL	7,865	7,197	668	4,633	2,564

SOURCE: U.S. Census Bureau, 1980 Census.

In order to determine present housing costs and rents, a survey of newspapers covering the northern and southern ends of the County was made. As can be anticipated, housing costs and rents depend on a number of factors including location, size and condition. The results of the survey are shown in Table 9.

Number of Households

In 1980, there were about 15,200 households in the County. Approximately 8,000 of the households were located in the unincorporated area of the County.

Projections show that by 1990 about 18,600 households will exist countywide(8). Of this total, the Department of Housing and Community Development estimated that 9,812 households will be in the unincorporated area and 8,788 will be in the incorporated area.

TABLE 8
Household Projections

	1980	1983	1990
Total County	15,278	16,242	18,600
Incorporated	7,197	7,645	8,788
Unincorporated	8,081	8,597	9,812

SOURCE: Preliminary Regional Needs Plan, Department of Housing and Community Development, March 1984.

Household Size

The number of households are growing at a slightly faster rate than population. From 1980 to 1983, population grew by about 5% while the number of households grew by 6.8%(9). Households are growing at a faster rate than population because household size is decreasing. Household size for the unincorporated portion of the County was estimated to be 2.69 persons in 1980(10) and by 1990 is expected to decline to 2.51 persons(11). One reason household size is declining is that many single, widowed or divorced persons are forming their own households rather than being absorbed into existing households. As household size decreases more households are created, increasing the demand for housing.

TABLE 9
Housing Costs and Rents
Homes for Sale (in \$1,000s)

Size	Low	Moderate	High
2 Bedroom	27 - 39	40 - 60	60 - 79.5
3 Bedroom	40 - 57	58 - 80	81 - 100
4 Bedroom	50 - 75	76 - 90	91 - 200

Mobile Homes For Sale (in \$1,000's)

Туре	Low	Moderate	High
1 Bedroom	1.2 - 4.5	4.5 - 7.5	7.5 - 11
2 Bedroom	3.2 - 6.5	8.5 - 13	13 - 26
3 Bedroom	20 - 25	30 - 35	35 - 55

Homes, Apartments, and Mobile Homes - Rental Range

Size	Homes	Apartments	Mobile Homes (in Park)
Studio		\$65 - \$125	
1 Bedroom	\$165 - \$255	\$125 - \$225	\$150 - \$225
2 Bedroom	\$185 - \$375	\$200 - \$285	\$150 - \$350
3 Bedroom	\$240 - \$550	\$250 - \$300	\$165 - \$360
4 Bedroom	\$325 - \$550		
Mobile Home Spa	ce		\$65 - \$95

SOURCES: Dunsmuir News, Pioneer Press, Siskiyou Daily News, Super Saver and the Tulelake, Reporter.

Tenure

The 1980 housing profiles in Table 7 show that countywide, 69% of the housing units are owner occupied and 31% are renter occupied. In the unincorporated area, 74% are owner occupied and 26% are renter occupied. The reason for the high rate of homeowners may be due to the relatively low cost of owning a home in Siskiyou County. For example, the median value of a home in 1980 was \$51,600(12). According to the 1980 Census the County ranked 48th out of 58 counties in median home values.

Vacancy Rates

In 1970 there was a 16.1% vacancy rate in the unincorporated County area(13). Despite the population growth that occurred between 1970 and 1980 the vacancy rate grew to 17.04%(14). According to Department of Finance estimates, the vacancy rate climbed to 18% in 1983. Vacation dwellings do not account for the high vacancy rates as they make up about 5% of the unincorporated housing stock(15). A review of census data shows that the vacancy rate is partly due to the addition of new dwellings at a faster pace than new household formation. Between 1970 and 1980, 3,860 units were added to the unincorporated area's housing stock while only 3,207 new households were formed(16).

A high vacancy rate carries with it both advantages and disadvantages. It can keep housing prices and rents down due to oversupply. However, it can also reduce the production of new housing to take the place of delapidated units. In addition, it can lead to deferred maintenance of rental houses as landowners choose not to make improvements on unrented property or houses in which the rents lag far behind the expense of holding them.

While there is no data available to objectively determine why vacancy rates are high, one possible explanation is that it may be tied to the amount of housing in need of replacement. These units may be in such disrepair that the owners will not live in or cannot rent them. Generally, houses in this category are so seriously sub-standard that rehabilitation is not feasible and the unit should be replaced.

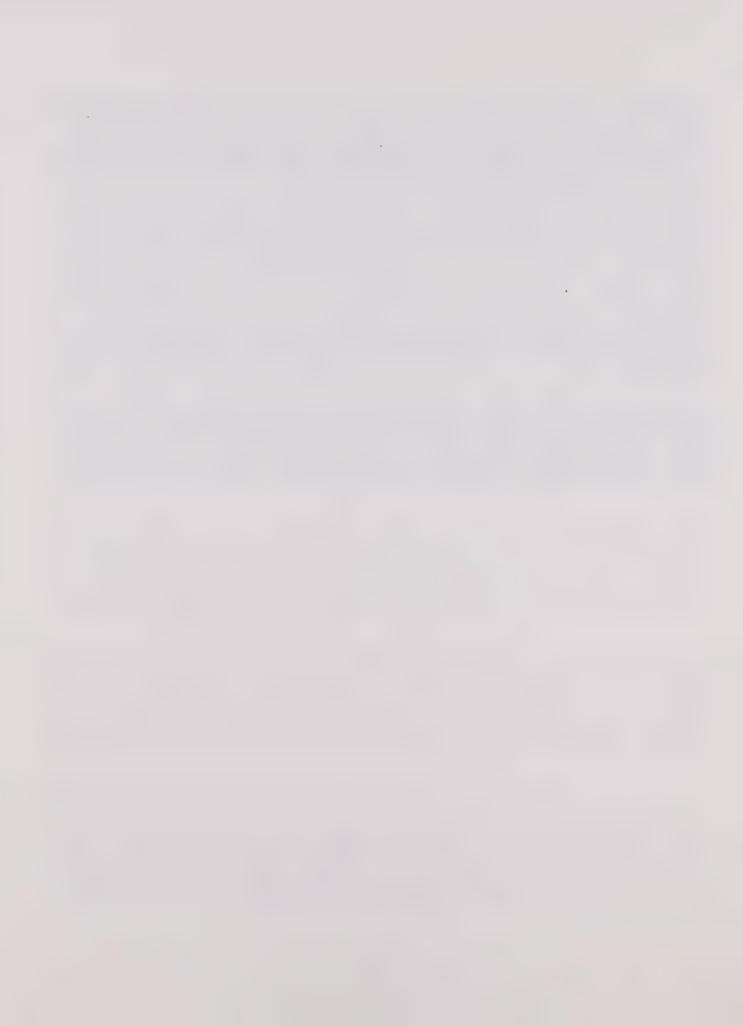
Housing Conditions

In 1974, a thorough housing conditions survey was completed by the County Planning Department. Nearly 50% of all housing units in the unincorporated area were examined. The exterior structural integrity of each unit, the general condition of local streets and the general environment of the surrounding area were judged.

The survey showed that about 65% of the housing stock examined was in fair or sound condition and about 35% was in poor condition. About two-thirds (68%) of the streets in the unincorporated area were found to be in poor condition. The environment was judged to be in fair to good condition in 88% of the areas examined. Appendix B contains the definitions used in the survey.

Since the survey information is ten years old, it was examined by the County Building Inspector to determine whether the results accurately reflect existing housing conditions. The Building Inspector believes that the percentages still reflect current housing stock conditions. According to the Building Inspector, the poor economy of the area has resulted in neglected maintenance and has proportionally offset new construction and renovation. In addition, various programs designed to improve housing conditions have concentrated on weatherization or alleviating dangerous conditions. To a large degree major structural defects have not been corrected.

In addition to the survey, The California Housing Plan provides some data about the quality of the countywide housing stock. This plan shows that in 1981, 2,020 units or 11% of the County's total housing stock needed replacement and 3,490, or 19% of the total housing stock needed rehabilitation. When combined, 30% of the countywide housing stock needs replacement or needs rehabilitation.



CHAPTER II HOUSING NEEDS

Chapter II discusses the housing production needs in the County; housing rehabilitation needs; land needs for new residential development; and, the need for assisted and affordable housing. Special housing needs for various segments of the population are also analyzed.



HOUSING NEEDS

Basic Construction Needs

Basic construction needs are the minimum number of units needed to accommodate projected new households; provide a reasonable vacancy rate; and, make up for housing units that will be replaced.

Determining basic construction needs is accomplished by subtracting the current housing supply from the projected number of households in 1990. In addition, an adjustment is made to account for vacant units and units that, because of their condition, will be removed from the housing stock each year.

In 1983, the unincorporated housing stock consisted of 10,534 units and 8,597 households. By 1990 a total of 9,812 households are anticipated(17). According to The California Housing Plan, a rental vacancy rate of 6% and a vacancy rate of 2% for for-sale housing approximates the statewide averages in a typical year. These vacancy rates were used to determine future housing needs. Much of Siskiyou County's housing stock is in need of replacement. This portion of the County housing stock is so delapidated that rehabilitation is not generally feasible and the unit should be replaced. Due to their condition the California Housing Plan estimates that each year .004%, or about 40 units will be removed from the County's housing stock. Table 10 shows the results of these calculations.

TABLE 10 Summary of Actual and Projected Housing Needs

Actual

Year	Households	Total	Units
1983	8,597	10,	534

Needed

Year	Households	Construction Needed	Total	Units Needed
1990	9,812	1,437		11,971

SOURCE: Preliminary Regional Housing Needs Plan, Department of Housing and Community Development, March 1984.

Meeting the basic construction needs should pose no problem for the County. Building Inspection Department records show that from 1980-1983, the most critical period of the recent recession, an average of 177 new units were built and 145 permits for mobile homes were issued each year. This is an annual average of 322 new units. Based on this average, a total of 2,576 units will be added to the existing housing stock through 1990. This is 1,139 more units than the preliminary needs plan recommends are needed to fulfill basic construction needs.

TABLE 11
Projected New
Units Added

Year	Existing Units	Average New Units Added*	Total Projected Units
1983	10,534	322	10,856
1984	10,856	322	11,178
1985	11,178	322	11,500
1986	11,500	322	11,822
1987	11,822	322	12,144
1988	12,144	322	12,466
1989	12,466	322	12,788
1990	12,788	322	13,110

^{*}Includes permits for new construction and mobile homes in unincorporated areas only.

SOURCE: Based on building permit statistics from Siskiyou County Building Inspection Department.

Regional Needs Allocation

The total number of new units needed in the next five years is only one dimension of the County's housing needs. Satisfying housing needs cannot be accomplished unless special attention is focused on meeting the needs of low and moderate income families.

State law, Section 65584(a) requires every regional council of government to prepare a regional needs plan in order to identify the number of households of low or moderate income in each of its member jurisdictions. Siskiyou County's preliminary regional needs plan was prepared by the Department of Housing and Community Development (See Appendix C).

Siskiyou County's low and moderate income housing needs are the number of units needed in the next five years, multiplied by the percentage of households in very low, other low and moderate income categories. In order to meet the needs of very low to moderate income families, 63% or 906 units are needed to satisfy the 1990 basic construction needs. This is approximately 119 units per year. Table 12 summarizes the County's low and moderate income housing needs.

TABLE 12
Summary Of 1990 Unincorporated Regional
Housing Needs

	Households Percentages		Units Needed	
	1990	1990	1990	
Very Low	2,355	24	. 345	
Other Low	1,276	13	187	
Moderate	2,551	26	374	
Above Average	3,630	37	531	
momar	0.013	100	4 427	
TOTAL	9,812	100	1,437	

SOURCE: Based on Preliminary Needs Plan, Department of Housing and Community Development, March 1984.

If the standard of spending no more than three times gross income to purchase and not more than 25% of income for rent is applied to the income categories, a rough estimate can be made about the cost or rental price of housing units needed to fulfill the needs of very low to moderate income families. These estimates are shown in Table 13.

TABLE 13 Estimates of Housing Units Needed By Household Income

Income Group	Units 1983 - 1990	Affordable 1 Price Range	Affordable 2 Monthly Rent
Very Low			
0 - \$7,236	345	0 - 21,708	0 - \$150
Other Low			
\$7,237 - \$11,577 <u>Moderate</u>	187	\$21,708 - \$34,731	\$151 - \$242
\$11,580 - \$17,36	0 344	\$34,731 - \$52,080	\$243 - \$362

- 1. Based on 3 times gross income
- 2. Based on 25% of income.

SOURCE: Planning Answers.

Rehabilitation and Replacement Needs

In addition to the basic construction needs, the County must take action to rehabilitate and replace those units in a state of disrepair.

The County's 1974 housing conditions survey indicates that nearly 35% of the unincorporated housing stock was classified in poor condition. The <u>California Housing Plan</u> shows that a slightly smaller percentage of housing is in disrepair but has quantified the number of units in the two categories. Countywide, houses in need of rehabilitation account for 2,020 units, and houses in need of replacement account for 3,490 units.

Houses in need of rehabilitation are generally defined as needing repairs in excess of \$2,000(18). This threshold exists to separate the homes in need of general maintenance from those which if not repaired, run the risk of becoming so delapidated they will "fall-out" of the housing stock.

Replacement housing is those units in such disrepair that rehabilitation is not generally feasible. There is no set point at which rehabilitation is so costly that it is not economically feasible and therefore the unit should be replaced. However, a rule of thumb is that when the cost of repairs exceeds 50% of a unit's value, rehabilitation is not recommended(19).

For purposes of determining rehabilitation and replacement needs the estimates of <u>The California Housing Plan</u> are used because they provide quantified data that can be broken down into estimates for unincorporated/incorporated areas. In 1983, the Department of Finance estimated that the unincorporated area accounted for about 55% of the County's total of 12,050 housing units. When this percentage is applied to these estimates, the unincorporated share of replacement housing is 1,111 units. Unincorporated housing units in need of rehabilitation account for 1,919 units.

TABLE 14 Units in Need of Replacement and Rehabilitation

	1981* Total Units	In Need of Replacement	In Need of Rehabilitation
COUNTY	18,050	2,020	3,490
INCORPORATED	8,054	909	1,571
UNINCORPORATED	9,996	1,111	1,919

*1981 Department of Finance estimates were used to maintain consistency with estimates made in the <u>California Housing Plan</u>.

SOURCE: California Housing Plan, Department of Housing and Community Development, 1982.

SPECIAL HOUSING NEEDS

Overcrowding

Overcrowding is a common measure of determining whether families are adequately housed. The standard most widely used to determine overcrowding is the number of persons per room. When this rate exceeds 1.01 persons per room an overcrowded situation exists. It is assumed that living in a household in which this standard is exceeded is harmful to the physical and mental well being of the occupants.

According to 1980 census data, 496 housing units in the unincorporated area were overcrowded using the 1.01 or more persons per unit standard. This is about 6% of the County's total 1980 occupied housing units. The amount of overcrowding has diminished significantly from that which occurred in 1970. In 1970, 776 households in the unincorporated area exceeded 1.01 person per unit and there were 3,329 fewer households than in 1980.

Two other measurable factors can be used to determine the extent of overcrowding. One is household size, the other is median size (in rooms) of housing units.

In the unincorporated area, household size declined from 2.89 persons per unit in 1970 to 2.69 persons per unit in 1980. In 1990 it is expected to decline to 2.51 persons. At the same time the median size of dwelling units in the county as a whole has increased from 4.4 to 4.7 rooms per housing unit. Given the fact that household size is decreasing and the size of houses is increasing, it does not appear that overcrowding is or will be a significant future housing issue.

Overpayment

The relationship of the cost of housing and the ability to afford housing is a primary concern in determining the condition of the housing market.

Until recently, a common standard to gauge housing affordability is whether housing expenditures exceed 25% of household income. Households exceeding this standard were said to be overpaying for housing. In terms of paying ability, this standard means that a household earning \$14,400 (about the median County income) can afford to pay about \$300 per month for housing costs; a \$9,600 a year household can pay \$200 a month for housing costs; and, a \$7,200 a year household can pay \$150 a month.

Changing market conditions are making the standard outmoded. Increased housing prices and higher costs of borrowing money require households to pay a higher share of their incomes for housing.

As a result many households now pay 30% to 40% of their incomes for housing. This same situation exists for rental housing. Increased housing prices and the cost of borrowing money requires landlords to raise rents to meet their investment obligations.

Although the 1980 census data contains information about the costs of home ownership and rents as a percentage of income, it does not provide a complete picture of housing affordability. Since the data must be collected within the range of specific definition, the 1980 census data does not account for about one-third of the County's households in its figures. However, based on a two thirds sampling, the census shows that about 51% of the renter households were paying more than 25% of their incomes for housing and 21% of the owner occupant households exceeded the 25% threshold. The percentage of renters in Siskiyou County paying more than 25% of their income for housing is about the same percentage for renters statewide. As can be expected, households with incomes of less than \$10,000 were most seriously affected. 1980 census data also shows that low income families are the most seriously affected. About 83% of renters and 38% of the homeowners earning less than \$10,000 exceeded the 25% standard.

These percentages are probably higher than what actually occurs as rents and owner costs for mobile homes, the most affordable units, are not included in the census data.

TABLE 15 Countywide Households Paying More Than 25% of Household Income for Housing Expenses

	Household Surveyed	ls	Owner Occupied		Renter Occupied	
	15,156		10,432		4,683	
25%	Standard	30%	% Exceeding	21%		51%
25%	Standard	4,575	No. Exceeding	1 2,190		2,388

Note: Owner & renter occupied units will not total the number of households surveyed because of data reporting requirements.

SOURCE: U.S. Census Bureau, 1980 Census.

Elderly Households

As mentioned earlier, Siskiyou County is an attractive retirement area and as a result there are many older persons living in the County. Many older citizens live on fixed incomes and find that because of inflation or rent increases a larger share of their incomes are taken up by the cost of housing. It is suspected that of the households paying more than 25% of their incomes for housing, senior citizens probably make up a large share of this group.

Another issue regarding senior citizen housing is location. As citizens age and experience a reduction in physical capacity, they require increased support services such as transportation, nutritional services and housekeeping assistance. These services are usually available near the County's cities.

Housing For The Physically and Developmentally Disabled

Disabled persons may have similiar housing problems which other groups in the County may experience. They may be living in substandard or overcrowded housing and may be paying a disproportionate share of their income towards housing. But disabled persons also have needs that are not common to other groups.

Although needs can vary widely, disabled persons need special facilities to help them overcome their disability or make their housing units more convenient. Some of these amenities include wide doorways that can accomodate wheelchairs; special bracing for handrails; lower countertops; and, switches and outlets at the proper height to allow easy use. Unfortunately, very few housing units have these features and consequently they must be remodeled to serve the disabled. However, the conversion of a conventionally designed housing unit is usually well beyond the financial capability of most disabled persons.

Estimates of disabled persons run as high as 10% of the population. However, it is unknown whether all these persons have disabilities that would require special housing needs.

In addition to the physically disabled, there are 39 developmentally disabled adults enrolled in programs at the Siskiyou Opportunity Center (SOC) and the Easter Seals Learning Center. The SOC reports that at least seven of the adults, because of aged or ill parents or guardians, will probably have to find other housing over the next two years. However, since there are no licensed care homes presently available to accommodate these adults, another licensed care home facility is needed.

Female - Headed Households

According to 1980 Census data there are a total of 1,005 female headed households in the County and 417 in the unincorporated area. About 305 of female headed households in the unincorporated area also have children and most likely have special housing needs. They must work to support their families and in many instances their jobs pay low wages. In addition, they must arrange for day care which consumes a large portion of their pay. These female headed households must seek suitable housing with less disposable income than some families earning the same amount. As a result, their housing choices are very limited and most are probably paying more than 25% of their total incomes for housing.

Large Families

There are 1482 households in Siskiyou County of five or more persons. In the unincorporated area there are 878 or about 6% of the unincorporated household total. The census data shows that there are 1,346 housing units countywide with four or more bedrooms and 786 in the unincorporated area.

In 1979, 722 of the units in the unincorporated area were occupied. These large housing units had vacancy rates of about 8%, compared to the vacancy rate of 16% for the County as a whole in 1980. In the incorporated area, virtually all of the larger housing units were occupied.

Farmworkers

Unfortunately, there is little information about farmworkers in Siskiyou County. One reason is that farmworkers are included with other occupations such as forestry and fishing in employment statistics. For this reason an accurate picture of their numbers and plight is not easily discernable.

Based on sketchy details it appears that there are relatively few seasonal farmworkers in the County. One reason for this occurance is that the principal agricultural commodities, alfalfa, potatoes and cattle are either not labor intensive or specialized equipment has been developed which reduces the labor committment. Any special housing needs of permanent farmworkers are probably included in the discussions of overcrowding, overpayment or large families.

LAND AVAILABILITY

The General Plan

State law, Section 65302(a) requires all general plan land use elements to identify the proposed general distribution, location and extent of the uses of the land for housing, business, industry, openspace and other categories of public and private land uses. Most local governments fulfill this requirement by including text and a land use map in their general plan to define the precise location of each land use category. State law, Section 66474, also requires local governments to make a finding, prior to approving a subdivision, that the subdivision is consistent with the general plan. If this occurs, residential projects proposed outside the areas defined as residential on the general plan map must be denied approval unless the local government is willing to amend its general plan.

In Siskiyou County, there is no general plan land use map which shows the boundaries of specific land use categories. Instead, physical constraints are mapped and general development policies based on these constraints have been developed. In evaluating projects such as residential subdivisions, the County bases its decision about projects according to their consistency with the adopted policies. As long as a project does not violate the policies it will be deemed consistent with the County's general plan. This system of land use planning allows projects to be proposed anywhere without the fear that they will be automatically rejected because they are not within specifically defined areas shown in the general plan map.

Zoning

While the County has not designated land uses on a general plan map, it does use zoning and a zoning map to regulate how land can be used. Generally speaking, the ordinance seeks to eliminate land use

compatibility problems rather than to allow only specific types of land uses in well defined areas. For example, virtually all zoning categories allow residential development. Most of the "non-residential" zoning categories allow residential uses and even high density residential if a use permit is obtained. However, the zoning ordinance does not permit land uses which would conflict with the vast majority of other uses the zoning category allows.

For this reason, any estimation of land availability for housing based strictly on residential zoned land will grossly under estimate the amount of land available for residential use.

Vacant and Underutilized Lands

Several years ago the County Planning Department conducted a survey to determine the number of vacant building lots in the unincorporated area of the County. While by no means an exhaustive, parcel by parcel review, their survey accounted for 20,000 vacant building lots in the County. This estimate includes lots of all sizes and hundreds of lots created as part of large "recreational" subdivisions. This estimate is believed to be a conservative one and Planning Department staff believes that many more building lots actually exist.

There are several reasons why the County has so many vacant lots. One reason is that some lots may not be "buildable". For example, some lots may not meet the on-site waste disposal (septic tank) requirements of the Regional Water Quality Control Board. The lots may be too small or the soil too impervious to accept a septic tank and leach line field. Other lots may be so steep that construction is impossible or economically infeasible. Even if 50% of the estimated lots are unbuildable and 10,000 lots remain, there still exists an immense potential to house the County's future residents. For example, if the remaining lots are developed at the 1990 average household size of 2.51 persons, the holding capacity would be 25,100 persons. This is nearly six times the population growth which is expected to occur between 1980 and 1990 in the unincorporated County area.

While land availability may be a problem in some areas of the state, the availability of land is not a factor in providing housing in Siskiyou County.

GOVERNMENTAL CONSTRAINTS

Local governments have little if any influence on the national economy or on federal monetary policies. It is these two factors that influence, more than anything else, the cost and affordability of housing. However, local governments can play a role in keeping housing prices under control by periodically monitoring their regulations to determine if they constrain production or add unnecessary costs to the price of a home.

Permit Process

The permit process can have a significant impact on housing production and costs. Lengthy review periods can increase costs because material prices can rise and interest payments must be made. It can also lead to frustration and create the impression that local government is unwilling to cooperate with private industry to produce housing. As a result, builders may choose to avoid working in these areas and the citizens of the County will suffer the loss of jobs and housing.

According to the Planning Department most permits can be processed in 6 to 12 weeks if an environmental impact report (EIR) is not required. The processing time is well within the time limits established by the Permit Streamlining Act (Public Resources Code Section 21100 et.seq.). The Building Department indicates that in most instances, permits for new housing, rehabilitation or additions can be approved in about 10 working days, although some building permits can take as long as 30 days. These permit processing times seem reasonable and involve about the same amount of time it takes other counties to process similar permits.

Permit Fees

Permit fees are established by local governments to recover all or part of the cost of processing permits. In the aftermath of Proposition 13, many local governments increased fees and almost regularly adjust them. Most local governments justify their fee increases on the Proposition 13 philosophy that those who receive services should pay for them.

In most instances, builders add the cost of permit fees to the cost of their products, therefore it is the consumer that ultimately pays and is most affected if permit fees are excessive.

In order to determine whether the county's fees are reasonable, a comparison between Siskiyou County's fees and the average fees for three counties was made. Table 16 shows that the County fees are below the three county average in all instances. In addition, the fees seem reasonable and should not unduly affect housing costs.

Development Fees

Siskiyou County has no established fees for on or off-site improvements such as drainage, schools or roads. Instead it requires each subdivider to mitigate only the problems that the subdivision creates. To illustrate, if a subdivision is located in an area where drainage is not a problem, the County will impose few if any conditions regarding drainage. Any required mitigation measures are included as a condition to approving the final subdivision map.

TABLE 16 Comparison of Permit Fees*

	Siskiyou County	3 County Average
General Plan Change	\$550	\$813
Zone Change	\$445	\$458
Use Permit	\$220	\$255
Preliminary Parcel Map	\$220	\$378
Tentative Subdivision	Map \$335	\$550

^{*}Note: Only permit fees that may affect housing construction were considered.

SOURCES: Siskiyou, Lake, Trinity and Shasta Counties' Fee Schedules.

Subdivision Map Act

The process of taking a large piece of property and dividing it into smaller building sites is called subdivision and can be one of the first steps in building new housing. Subdividing land is regulated by the State Subdivision Map Act (Section 65411 et seq.) and local subdivision ordinances. The Map Act establishes the framework for the subdivision process and the local subdivision ordinance contains the technical design standards and requirements lots must conform to.

Subdivisions are regulated to varying degrees depending on the number of lots that are created. Subdivisions creating four or less lots are usually not required to meet as stringent standards as subdivisions creating five or more lots. In Siskiyou County, large subdivisions are rare. For example, in 1982 and 1983 combined, only six applications for subdivisions of five or more lots were processed by the Planning Department.

According to the Planning Department, the approximate processing time for both forms of subdivisions is about 8 to 12 weeks depending on the complexity of the subdivisions. If however, the Planning Commission decision is appealed to the Board of Supervisors, another 4 weeks is added to the process.

From 1979 to 1983, a total of 492 applications for parcel maps were submitted to the Planning Department. A review of most of the parcel map applications processed between 1979 and 1981 shows that about 92% of the applications were approved.

Based on the processing time and the high percentage of approvals, it does not appear that the Subdivision Map Act process, as administered locally, creates obstacles in the housing process.

California Environmental Quality Act (CEQA)

All state and local agencies are required to evaluate the environmental effect of all discretionary projects before approving them. According to State law, whenever a project is found to have a significant environmental impact, an environmental impact report (EIR) must be prepared. The level of the complexity of the EIR depends on the magnitude of environmental impacts identified and the methods available to mitigate them.

The time required to prepare an EIR varies with the proposed project. Large projects having many significant impacts take much longer to prepare than projects with only a few impacts.

While EIR's can be time consuming, not much can be done to reduce the time required to prepare them. For example, State law establishes specific minimum time periods for the review process. While the preparation time for EIR's may be compressed, hastily prepared documents, especially involving controversial projects, can result in lawsuits and tie up projects for years while the courts decide the merits of the legal proceedings.

Williamson Act

In 1965 the State enacted the Land Conservation Act (Williamson Act) to halt the rapid conversion of agricultural land to urban uses. The Act allows landowners to voluntarily enter into a contract which provides them with tax benefits in exhange for agreeing to maintain their land in an agricultural use for a ten year period. Each year the contract is automatically renewed for an additional ten years unless the property onwer files a notice of non-renewal. The notice terminates the contract ten years from when it was filed. Another method for removing land from the Williamson Act is by immediate contract cancellation. However, a recent court ruling (Sierra Club vs. Hayward) has placed very stringent requirements on cancellations, making it difficult for local governments and land owners to cancel contracts once they are in place.

The County has over 373,345 acres enrolled in the Williamson Act. Much of it surrounds the cities of Dorris, Tule Lake, Fort Jones and Etna, Yreka and Montegue. Because the Act restricts the land for agricultural or related uses, it precludes land from being developed into intensive urban type uses such as housing.

Since State law and court rulings regulate the withdrawl of land from the Act, changes in State law are necessary before land can be easily removed and developed into more intensive urban uses.

Forest Taxation Reform Act

In 1976, the California Legislature enacted the Forest Taxation Reform Act to promote prudent and responsible forest resource management. In addition to restructuring the method of taxing timber and timberland, the Act is designed to discourage premature or unnecessary conversion of timberland to urban uses and to prevent the extension of urban services into timber areas.

To protect timberland from conversion to urban uses, the Act requires cities and counties to identify timberland and to adopt Timberland Production Zoning (TPZ) which restricts the use of the land to timber production and other compatible open space uses. The TPZ system utilizes the Williamson Act concept of ten year rolling zoning. Each parcel is initially zoned TPZ for ten years but as each year passes, an additional year is added to maintain the ten year period.

Once a parcel is zoned TPZ, it may be rezoned for another use by two methods. The first is normal rezoning, initiated by the landowner or the local government. In this case the city council or board of supervisors have complete discretion but the rezoning is not effective for ten years. The second method is immediate rezoning which can be initiated only by the property owner. For rezonings involving fewer than three acres, the city council or board of supervisors can approve rezoning. Rezoning larger than three acres must be approved by the Department of Forestry.

Siskiyou County currently has about 600,000 acres in TPZ. Since the policy and procedures for placing land into and removing land from TPZ is governed by State law, there is little the County can do to free up this land for urban development. As a result, any changes to the amount of land placed into or changes in the procedures to remove land from TPZ must be made at the State level.

Federal, State and Local Government Land Ownership

Siskiyou County is the fourth largest county in the State with 4,040,320 acres within its borders. However, much of the land in Siskiyou County remains unavailable for housing by private development because much of the County's lands are controlled by various public agencies. Federal agencies such as the Forest Service, National Park Service and the Bureau of Land Management control about 2,421,000 acres or 60% of the County's land area. An additional 3,241 acres is under State control. Land under the jurisdiction of the County's nine cities accounts for 11,879 acres.

Lastly, various public agencies own an additional 5,081 acres. As a result, the Board of Supervisors govern about 1,599,119 or about 39% of the total land area. If Williamson Act land and land zoned TPZ is excluded, the total land area is reduced an additional 973,345 acres. Since State policy limits the types of land uses allowed on these lands, the Board has discretion over 625,774 acres or about 15% of the total land area.

NON-GOVERNMENTAL CONSTRAINTS

Environmental Features

Some land in Siskiyou County is unavailable for development because of environmental features. These features either pose a hazard to those who may choose to build in the area or diminish valuable resources. As a result, builders avoid these areas because they understand the danger involved or do not wish to incur the added cost of building in these areas.

The <u>Siskiyou County Land Use Element</u> identifies and maps the environmental features that may influence development potential. The features include:

- o <u>Geologic Hazards</u> Landslide areas and other geologic hazards may pose a threat to property and lives. Although County policy does not specifically prevent development in these areas, most builders understand the potential hazard in these areas and elect to avoid them.
- o <u>Erosion Hazards</u> Some areas of the County contain soils which will erode heavily when disturbed by development. As a result they may be unstable for building construction or add considerable cost to correct the problem. In addition, erosion may result in degrading water quality of nearby water courses or bodies. As a result the County or Regional Water Quality Control Board may require the builder to take special measures to prevent this from occurring.
- o <u>Building Foundation Limitations</u> Various soils in the County exhibit characteristics which can pose serious limitations for foundations. Once again this condition does not mean that construction cannot occur in these areas but that special measures must be taken to overcome the problem. Some builders may choose to avoid these areas rather than to submit to the special measures they must take.
- o <u>Severe Septic Tank Limitations</u> The ability of the soil to accept septic tank filter fields is an important determinant of rural housing development. Impermeable surfaces or steep slopes prevent septic systems from working properly and as a result these conditions can foreclose the possibility of development in these areas.

- o <u>Excessive Slope</u> In areas of 30% slope, improvements for accessability, site preparation and sewage disposal are very difficult. As a result these areas are generally avoided.
- o <u>Water Quality</u> Some areas in the county contain groundwater affected by heavy metals or minerals such as arsenic, sodium, chloride and boron. Where this occurs, groundwater cannot be used as a source of domestic water supply.
- o <u>Flood Hazard</u> Development in flood hazard areas can result in property damage and loss of life. Additionally, if the County allows development in these areas it also runs the risk of losing its eligibility in the National Flood Insurance Program.

Interest Rates

Most persons have a good understanding about how interest rates affect housing affordability. The correlation is simple, as interest rates climb, so do monthly mortgage payments. As monthly mortgage payments rise the number of persons who can afford housing diminishes.

To demonstrate the effects of high interest costs on housing affordability, the total montly cost for a single family home with a \$60,000, 30 year fixed rate mortgage at 12% is about \$688. If the interest rate is increased to 16% (16% represents the FHA rate for 6 months in 1981) and all other variables remain the same, the monthly cost is about \$878. The difference in the interest rate added \$190 to the monthly payment. If spending 25% of income for shelter, a household must have an income of at least \$33,000 to afford the 12% loan and an income of at least \$42,000 to afford the 16% loan.

TABLE 17
Single Family Home Costs
\$60,000, 30 Year Mortgage Fixed Rate

Interest Rate	Principal & Interest	Other*	Total
8%	\$440.26	\$71.36	\$511.00
12%	\$616.17	\$71.36	\$688.53
16%	\$806.86	\$71.36	\$878.22
20%	\$1,002.62	\$71.36	\$1,073.98

^{* \$54.69} Property tax and \$16.67 property insurance.

SOURCE: California Housing Plan, Department of Housing and Community Development, 1982.

ENERGY CONSERVATION

Since the energy crisis of 1973/74, utility payments as a percent of housing costs have increased dramatically. Utilities now account for about eight percent of the total monthly cost of maintaining a house built according to 1983 energy efficiency standards. With the present trend of rising housing costs, it is logical that energy conservation can play a role in maintaining the affordability of housing.

The State legislature has played an increasingly active role in energy conservation. Laws such as the Warren-Alquist Act provide tax credits for the installation of solar energy devices and also require extensive insulation in new homes. Although the new standards seem extensive and costly, builders and consumers realize that the benefits in energy savings over the long run outweigh the initial cost, especially in colder climate areas such as those encountered in Siskiyou County. There are many things that local governments can do to assure that utility payments do not prevent people from owning homes or price them out of their present homes.

For example, local governments, through the Subdivision Map Act can encourage the placement of housing on an east/west axis to maximize the southern exposure. Local governments can also require sunlight easements as part of the conditions of approving a subdivision. The easement will assure that homeowners with passive solar homes or those who wish to add active solar heating devices will always have access to sunlight.



CHAPTER III

HOUSING GOALS, QUANTIFIED OBJECTIVES AND PROGRAMS

This chapter examines various housing issues; establishes the County's goals and objectives; and, a five year program to meet the County's housing needs.



INTRODUCTION

This is the most crucial chapter of the Housing Element for it is the chapter which determines if the State's housing goal of insuring a "decent home and satisfying living environment for every Californian" will be achieved.

Assembly Bill 2853 stressed that communities should implement housing programs which will maintain, improve, and develop housing in accordance with their community's goals and objectives. These programs should attempt to implement the following undertakings.

- o Identify adequate sites which will be made available to facilitate and encourage the development of a variety of types of housing for all income levels.
- o Assist in the development of adequate housing to meet the needs of low and moderate-income households.
- o Address and, where appropriate and legally possible, remove government constraints to the maintenance, improvement, and development of housing.
- o Conserve and improve the condition of the existing affordable housing stock; and,
- o Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin or color.

These undertakings, along with Siskiyou County's housing goal, are intended to provide a framework for the policies, objectives and programs contained in this chapter.

SISKIYOU COUNTY'S HOUSING GOAL

The overall housing goal of Siskiyou County is:

To provide an adequate supply of sound, affordable housing units in a safe and satisfying environment for the present and future residents of the County, regardless of race, age, religion, sex, marital status, ethnic background, or personal disabilities.

SISKIYOU COUNTY'S HOUSING POLICIES

The following policies shall guide the objectives and programs necessary to fulfill the County's housing goal.

The County shall:

- o Ensure there are an adequate number of housing units to meet the needs of its citizens.
- o Ensure that housing is affordable to all economic segments of the community.
- o Ensure that there are adequate sites and facilities available to support future housing needs.
- o Ensure that there are housing units available to serve persons with special housing needs.
- o Work diligently towards the rehabilitation of its housing stock and strive to replace housing units in need of repair.
- o Encourage regular maintenance of housing as a means of conserving existing housing stock.
- o Develop strategies and actions to increase home ownership opportunities through economic development.
- o Assist citizens in need of short term emergency housing.
- o Prevent discrimination in housing.
- o Require citizen participation as part of the housing element preparation and revision process and maintain consistency between all policies of its general plan.

HOUSING OBJECTIVES AND PROGRAMS

OBJECTIVE ONE: MEETING BASIC CONSTRUCTION GOALS

Siskiyou County shall encourage the constuction or placement of at least 1,437 new housing units by August 1990. To accomplish this objective, about 189 new units must be added annually.

FINDINGS

The Preliminary Regional Needs Plan shows that by August 1990, the County must add 1,437 new units to keep up with anticipated population growth. Siskiyou County should be able to meet this goal since on the average 177 units of new housing units have been constructed each year from 1980 - 1983. In addition, an average of 145 permits for mobile homes were issued during the same period. To maintain these averages, the County must ensure that obstacles do not hinder builders and that its development requirements are not excessive or unclear.

PROGRAMS:

1.1 The Planning Department shall regularly review their permit procedures in order to reduce the cost and time of processing permits.

Reponsible Agency: Planning Department

Time Frame: Continuous

1.2 The Building Department will not impose any requirement for construction other than those mandated by state law or those necessary to maintain the health and safety of citizens.

Responsible Agency: Building Department

Time Frame: Continuous

1.3 When the County updates its general plan, all policies, implementation measures and standards will provide a clear understanding of the County's development requirements.

Responsible Agency: Planning Department Time Frame: Upon revision of the general plan

1.4 The County should prepare a public facilities element to its general plan which lists and shows the infrastructure improvements the County, special districts and school districts expect to approve or construct in a five or ten year period. The County may also complete this work as part of its spheres of influence program for special districts. The purpose of the public facilities plan is to provide developers and citizens with information about where and when public facilities that support new growth (especially residential), will be available and the areas where new growth is likely to be approved.

Responsible Agency: Planning Department

Time Frame: By 1990

OBJECTIVE TWO: PROVIDING AFFORDABLE HOUSING

Siskiyou County will encourage the construction or placement of at least 905 housing units affordable to persons of very low to moderate incomes by August of 1990. To accomplish this objective, about 119 affordable housing units must be added each year. This will include 45 affordable units to very low income households; 24 units affordable to low income households; and, 50 units affordable to moderate income households.

FINDINGS:

The basic construction needs described are only one aspect of housing needs. To have an adequate housing supply, it must also be affordable to persons of all income levels. The Preliminary Regional Needs Plan shows that 119 new units are needed each year to accommodate the needs of very low to moderate income households.

Steps have already been taken to provide housing opportunities to families of very low and moderate income. For example, Siskiyou County recently adopted a companion unit ordinance in areas designated for single family housing. The ordinance allows the construction of an additional unit on lots where single family units already exist. As a result, second units can be built for far less than new units on unimproved land because the owner is not faced with land or infrastructure costs.

The County has also adopted a minimal housing ordinance which permits homes as small as 256 square feet (16 feet by 16 feet) with limited improvements to be constructed. The intent of the ordinance is to allow the construction of very small basic housing units to satisfy the housing needs of low income persons.

In addition, several other organizations operate programs in the County designed to provide housing opportunities to low and moderate income families. The Farmers Home Administration (FmHA) is providing loans under Section 502 of the National Housing Act. These loans allow persons of low or moderate income to purchase new or existing homes at below market interest rates. In the 1982 and 1983 fiscal years, FmHA issued 379 low interest loans countywide totaling nearly \$17,500,000. In addition, FmHa has financed the construction of 212 units of below market rate rental units throughout the County under the Section 515 Program.

The Great Northern Corporation (GNC), a non-profit community based organization, operates several programs designed to increase low and moderate income housing opportunities. GNC packages applications for FmHA 502 loans and operates a Section 8 Housing Assistance Program. The Section 8 Program provides payment on behalf of eligible low-income households to private property owners to make up the difference between the actual rent and the fair market rent of the unit.

PROGRAMS

2.1 The County will encourage the development of affordable housing by enlisting the support and cooperation of private developers and non-profit organizations. The County in turn, will provide support services such as helping identify sites where low and moderate income housing will not conflict with existing development policies; expediting the processing of permits; maintaining up to date information about the availability and requirements of various State and local programs; and, assisting them in obtaining permits from regional or State agencies.

Responsible Agency: Planning Department

Time Frame: Continuous

2.2 The County should consider waiving Planning Department permit fees for projects in which 25 percent or more of the units will be affordable to persons of low income.

Responsible Agency: Planning Department

Time Frame: Continuous

2.3 The County will provide a 25 percent density bonus for those projects in which 25 percent or more of the units will be affordable to persons of low or moderate income.

Responsible Agency: Planning Department

Time Frame: Continous

2.4 The County will encourage developers and non-profit groups to use FmHA 515 loans and other programs to construct below-market rental housing. Additionally, rental assistance payments should be sought for housing units where the need for such has been demonstrated by market surveys and census data.

Responsible Agency: Planning Department

Time Frame: Continuous

2.5 The County shall encourage FmHA to maintain a field office in Siskiyou County to process and answer questions about FmHA sponsored housing assistance programs.

Responsible Agency: Board of Supervisors

Time Frame: Immediately

2.6 The County will continue to allow companion units in single family residential areas. The County will regularly review the ordinance and amend it as necessary to eliminate any obstacles which would prevent the County or individuals from carrying out the intent and purpose the ordinance was created.

Responsible Agency: Board of Supervisors

Planning Department

Time Frame: Continuous

2.7 The County will continue to allow minimal housing units and will not create obstacles to prevent their construction or use. Responsible Agency: Board of Supervisors

Planning Department

Time Frame: Continuous

2.8 The County will actively seek a sponsor for a self-help housing program. The program shall assist persons of low or moderate income to secure financing, purchase land and build their own homes.

Responsible Agency: Planning Department Time Frame: Continuous until sponsor is found

2.9 The County will actively seek to increase the supply of existing rental units that receive rental assistance by pursuing such increases with HUD.

Responsible Agency: Planning Department. Time Frame: Immediate and continuous.

OBJECTIVE THREE: PROVIDING ADEQUATE SITES AND SERVICES

The County shall provide adequate sites and services by rezoning additional land for residential land use if necessary; assist in the expansion of water and sewer facilities; and, "fine tune" existing policies.

FINDINGS

The County is to a great extent, meeting the need for sites for low and moderate income housing by allowing mobile homes on lots zoned for a single family home throughout the County. Because of the County's attitude toward mobile homes, they account for a significant portion of the County's housing stock. The County's companion unit ordinances also increase the availability of sites for low income and housing units for the elderly. These two programs can provide many of the sites necessary to meet most of the County's need for low income housing.

There are enough sites presently available to accommodate most single family dwellings without additional action or the part of the County. However, the housing needs analysis shows that there are relatively few multi-family units in the unincorporated area. The primary reason is there are few areas in unincorporated areas where sewer and water services are available to serve multi-family units.

PROGRAMS:

3.1 The County will examine the zoning in areas where water and sewer service is available and will rezone sites for multi-family dwellings if compatability problems would not occur and would not result in isolating residents in remote areas of the County.

Responsible Agency: Planning Department

Time Frame: By July 1985

3.2 The County will encourage and assist special districts to apply for State and federal grants to expand and improve their sewer and water service capabilities.

Responsible Agencies: Planning Department Time Frame: As the opportunity exists

3.3 The County shall prepare an "advisory memorandum" about its ordinance which allows mobile homes in residential areas. The purpose of the memorandum is to explain the ordinance and to provide information about placing mobile homes in these areas. The advisory memorandum shall be sent to all mobile home dealers in the County and will be available at the Planning and Building Department counters.

Responsible Agency: Planning Department

Time Frame: By July 1985

3.4 The County shall prepare community plans for the unincorporated communities of the County. The plans should include policies and programs regarding the construction of housing where governmental and non-governmental services already exist.

Responsible Agency: Planning Department Time Frame: As general plan is revised

3.5 The County will assist and encourage the efforts of non-profit groups to provide technical assistance to unincorporated communities in need of sewer or water systems to support residential development.

Responsible Agency: Board of Supervisors

Time Frame: As opportunity arises.

OBJECTIVE FOUR: REHABILITATION AND REPLACING EXISTING HOUSING STOCK

Siskiyou County shall seek the rehabilitation of 350 housing units and the replacement of 30 housing units by 1990.

FINDINGS:

Siskiyou County's most notable housing problem is that of housing in need of rehabilitation and replacement. According to State estimates, about 1,900 housing units in the unincorporated area are in need of rehabilitation. This is about 20% the total unincorporated housing stock.

While the County has a large number of housing units which should be replaced, it must be remembered that it is the result of over 100

years of housing being built and then falling into disrepair. It is impossible to replace all of this housing in a short five year period.

Replacing housing must be done with care. Many of these units are probably the only affordable units available to low income citizens. Strict code enforcement and subsequent demolition may result in displacing residents, leaving them nowhere to go.

Presently, the Farmers Home Administration is offering "504" loans and grants to encourage rehabilitation. Under Section 504 of the National Housing Act, low income homeowners may apply for low interest (1%) loans up to \$7,500 to make their homes safe, adequate for habitation and to remove health hazards. In addition, grants or grant/loans are available to help very low income elderly (62 years of age or older) to make repairs. The GNC will assist low income individuals apply for the 504 loans to encourage rehabilitation. Additionally, GNC is currently operating a countywide Deferred Payment Rehabilitation Loan Program from funds provided by the State Department of Housing and Community Development. This program provides deferred payment loans to rehabilitate housing occupied by low and moderate income renters.

PROGRAMS:

4.1 The County will apply for State Community Development Block Grants in order to finance rehabilitation and other community development programs.

Responsible Agency: County Administrative Office Time Frame: Next available CDBG funding cycle

4.2 The County will begin identifying housing units that are beyond rehabilitation and will take steps to have these units removed. However it will first make certain that adequate and affordable substitute housing is available for those persons who must be relocated.

Responsible Agency: Building Inspection Department Time Frame: Continuous

4.3 The County will encourage and assist non-profit and for-profit groups who demonstrate the ability and skill to undertake rehabilitation programs, apply for state and federal funds for rehabilitation programs.

Responsible Agency: Board of Supervisors

Planning Department

Time Frame: Continuous

4.4 The County shall notify owners of homes which are in serious need of rehabilitation of programs available to assist them in completing mandatory repairs.

Responsible Agency: Building Inspection Department Time Frame: Continuous

4.5 The County will encourage and support the deferred payment rehabilitation program and will encourage its expansion.

Responsible Agency: Planning Department

Time Frame: Continuous

4.6 The County will encourage governmental agencies and non-profit organizations to increase the public awareness of rehabilitation programs.

Responsible Agency: Planning Department

Time Frame: Continuous

- 4.7 All rental rehabilitation programs undertaken shall include provisions to insure that the rentals to be rehabilitated remain affordable (as defined by HCD) to the prospective or existing tenants for a term that is either:
 - The initial term of the rehab loan or,
 - five years, whichever is longer.

Responsible Agency: CBDG Applicant or Rental Rehabilitation Loan Coordinator

Time Frame: Immediate and as loan programs are developed

OBJECTIVE FIVE: CONSERVING EXISTING HOUSING

Siskiyou County shall promote the idea that periodic home maintenance is good for the community and its residents. A total of 350 units should be conserved by 1990.

FINDINGS:

The California Housing Plan estimates of housing in need of rehabilitation did not include houses in need of up to \$2,000 in repairs. This threshold was established in order to separate housing that was in need of regular maintenance from that in need of rehabilitation. However, unless regular maintenance is performed, the possibility of more housing falling into the rehabilitation category is greatly increased. When this occurs, these housing units can pose health and safety risks to their inhabitants and can rapidly deteriorate into a condition in which they should be replaced.

PROGRAMS:

5.1 The County should stimulate voluntary code compliance by providing guidance and technical assistance to residents who wish to make their own repairs. This can be accomplished by encouraging the Agricultural Extension Service or the College of the Siskiyous to establish home repair clinics, and by encouraging the use of cable television and other media to provide consumers with information concerning housing care.

Responsible Agency: Building Inspection Department Time Frame: Immediately

5.2 The County will enforce the Housing, Electrical, Fire Prevention Codes and the Health and Safety Regulations.

Responsible Agency: Building Inspection Department

Time Frame: Continuous

5.3 The County should survey or request a special census in order to assess the condition of housing on a periodic basis. Additionally, the County may wish to participate in the neighborhood census program in order to determine the housing characteristics of specific areas of the County.

Responsible Agency: Planning Department

Time Frame: Every five years, conduct a housing condition survey and request a special census. Participation in neighborhood census program occurs every ten years.

5.4 The County will implement the State Special Circumstances Grant Program and make the availability of this program known.

Responsible Agency: Welfare Department

Time Frame: Immediate

OBJECTIVE SIX: FULFILLING SPECIAL HOUSING NEEDS

Siskiyou County shall encourage the construction or placement of enough and types of housing units necessary to meet the needs of households with special housing requirements.

FINDINGS:

The housing needs portion of this plan indicates that the vacancy rate for homes with four or more bedrooms is one-half the vacancy rate for smaller units. While the vacancy rate is not yet at the point where finding a large home is impossible, it does demonstrate that large households have significantly fewer housing choices.

The percentage of elderly persons in the County is higher than in the State as a whole. Many elderly persons live on fixed incomes and cannot afford high housing costs. Besides income problems, senior citizen's housing should be located in areas where a wide range of governmental, medical and commercial services are available. Not only does such a setting make it more convenient for them, but it can reduce the cost of traveling to obtain these services.

Handicapped citizens also face housing problems because most units are not constructed to make them accessible, or convenient for them to use. Lastly, female headed households with children also need special attention because they often have child care expenses that reduces their income and therefore their housing choices.

PROGRAMS:

6.1 The County will encourage non-profit and for-profit groups and individuals to include within their projects, housing units for special needs groups.

Responsible Agency: Planning Department Time Frame: As opportunity arises

6.2 The County will encourage, support and assist non-profit and for-profit groups and individuals to apply for funds from available State and federal programs to provide special need type housing.

Responsible Agency: Board of Supervisors
Planning Department

Time Frame: Continuous

6.3: The County will encourage the construction of housing for senior citizens near areas where a full range of governmental, commercial and medical facilities exist.

Responsible Agency: Planning Department Time Frame: As opportunity arises

6.4 The County will award a 25 percent density bonus for projects in which more than 25 percent or more of the units are designed to meet the needs of physically disabled persons.

Responsible Agency: Planning Department Time Frame: As opportunity arises

6.5 The County will encourage, support and assist the Siskiyou Opportunity Center acquire State or federal funds to open and operate a center for developmentally disabled persons.

Responsible Agency: Board of Supervisors

Time Frame: As opportunity arises

6.6 The County will encourage non-profit and for-profit groups and individuals to provide low cost day care facilities in appropriate areas of the County.

Responsible Agency: Welfare Department

Time Frame: Continuous

OBJECTIVE SEVEN: MINIMIZING HOUSING COSTS BY EFFICIENT ENERGY USE

Siskiyou County shall seek ways to reduce residential energy use as a means of minimizing monthly housing costs.

FINDINGS

Mortgage payments, insurance and taxes are not the only costs of operating a home. Utilities to light and heat homes are also necessary. Utility costs are rapidly consuming a greater portion of monthly housing costs.

In some areas of the State where climates are cold and utility rates are high, these costs have reached a level which makes it difficult for homeowners to meet their monthly housing obligations. While the County has little say in regulating the costs of utilities, it can take steps to make housing more energy efficient and therefore less expensive to operate.

Pacific Power and Light (PPL) is offering a weatherization program for Siskiyou County households. The program, started in 1979, has resulted in 2,485 energy audits countywide (1984 figure not included). The audits determine improvements which will increase the energy efficiency of homes and thus reduce utility bills. In order to finance the improvements, PPL offers two programs. The most widely used is the zero interest loan program. Under this program, PPL loans money for weatherization repairs but charges no interest on the loan. From 1981 through 1983, 148 zero interest loans totaling \$217,000 have been made. A rebate program, which pays for a portion of the weatherization improvements, is also available. In 1982 and 1983, 123 rebates, totaling \$204,000, were made.

PROGRAMS

7.1 The County will support and cooperate with PPL and other groups offering home weatherization programs.

Responsible Agency: Building Inspection Department Time Frame: Continuous

7.2 The County will require, whenever possible, all new major subdivisions to be laid out on an east - west alignment for southern exposure in order to take advantage of the sun's natural heating abilities.

Responsible Agency: Planning Department

Time Frame: Continuous

7.3 The County shall adopt a solar access ordinance which will allow the County to require, as a condition of approving a tentative subdivision or parcel map, the dedication of easements for the purpose of assuring that each parcel or unit in the subdivision shall have the right to receive sunlight access.

Responsibility: Board of Supervisors
Planning Department

Time Frame: As part of the 1984-85 fiscal year work program.

OBJECTIVE EIGHT: INCREASING HOME OWNERSHIP OPPORTUNITIES

The County shall increase home ownership opportunities by encouraging economic development.

FINDINGS

For many, the basic problem hindering home ownership is high unemployment rates. One reason for the County's chronic unemployment is the composition of its workforce. About 75 percent of the wage and salary workforce is employed in government, retail or service jobs. This makes the County very vulnerable to cutbacks in local, state or federal government budgets or fluctuations in the economy. In 1982, for example, the County's unemployment rate was 22.6 percent. This was the fourth highest unemployment rate of all counties in the State. The possibility of home ownership for the unemployed, regardless of local, State or federal programs, is an impossible dream. Even renting a home of adequate size and quality is a near impossibility.

PROGRAMS

8.1 The County will identify sites where new industries could be located with a minimum of delay in complying with environmental regulations.

Responsible Agency: Planning Department

Time Frame: Identification of sites should begin immediately

8.2 The County should apply for or seek qualified sponsors for economic development programs offered by State or federal agencies.

Responsible Agency: Board of Supervisors

County Administrative Office

Time Frame: As opportunity arises

8.3 The County should examine ways to attract new industries such as creating an economic development office or advertising the benefits of Siskiyou County in industry trade journals.

Responsible Agency: Board of Supervisors

County Administrative Office

Time Frame: Fiscal year 84-85

8.4 The County should help high employment industries, interested in locating in the County, secure loan guarantees or other forms of assistance from State and federal agencies.

Responsible Agency: County Administrative Office

Board of Supervisors

Time Frame: As opportunity exists

8.5 The County should adopt an economic development element to the general plan in order to review this problem in more depth and to suggest specific recommendations.

Responsible Agency: Board of Supervisors

Planning Department

Time Frame: By 1989

8.6 The County will apply for State Community Development Block Grants in order to finance economic development programs.

Responsible Agency: County Administrative Office Time Frame: Next available CDBG funding cycle.

OBJECTIVE NINE: PROVIDING EMERGENCY HOUSING

The County shall provide emergency shelter to citizens in need of housing on a short term, emergency basis.

FINDINGS:

For a variety of reasons, individuals and families may have need for emergency, short term housing. Recognizing the need for such housing, the State Legislature recently passed legislation which provides grant funds to local governments or non-profit organizations to provide this type of housing. While most of these funds have already been allocated, legislation has been proposed for even larger programs. The County does not have to operate or staff a specific facility but can make whatever arrangements it feels are necessary to provide shelter on a case by case basis.

PROGRAM

9.1 The County should apply for or encourage and assist a non-profit organization to apply for emergency housing funds available from the Department of Housing and Community Development.

Responsible Agency: Welfare Department

Non-Profit Organizations

Time Frame: Next funding cycle for emergency housing funds.

OBJECTIVE TEN: ELIMINATING HOUSING DISCRIMINATION

The County shall not allow discrimination to interfere with the attainment of its housing goals and objectives.

FINDINGS:

Discrimination compounds the problems of individuals and families of low income and those with special housing needs. Discrimination in housing is illegal and State and federal laws already prohibit it. The County should play a role in preventing discrimination by referring persons with discrimination complaints to the State and federal agencies established to deal with such issues.

PROGRAMS:

10.1 The County will direct persons with complaints of housing discrimination to the appropriate State and federal agencies that handle such complaints.

Responsible Agency: Planning Department

Time Frame: Continuous

OBJECTIVE ELEVEN: CITIZEN PARTICIPATION AND GENERAL PLAN CONSISTENCY

The County will make a diligent effort to include all economic segments of the community in the development and revision of the housing element. In addition, the County will maintain the consistency of the housing element with the other elements of the general plan.

FINDINGS: Government Code 65583(c) requires local governments to seek citizen participation in the development of the housing element and to describe the effort as part of the overall housing program. Siskiyou County in preparing this element has scheduled several public meetings to review the draft document. In addition, formal public hearings will be held before the Planning Commission and Board of Supervisors prior to the adoption and revision of this element.

During the preparation of this document, Siskiyou County examined the policies of the other general plan elements and has determined that all policies are consistent.

PROGRAMS:

11.1 The County will conduct public meetings and public hearings prior to the adoption of this element and will hold public hearings prior to its revision.

Responsible Agency: Planning Department
Time Frame: Prior to adoption and revision of Housing Element

11.2 The County will continue to maintain consistency between the housing element policies and other policies contained within the general plan.

Responsible Agency: Planning Department

Time Frame: Continuous

APPENDICES

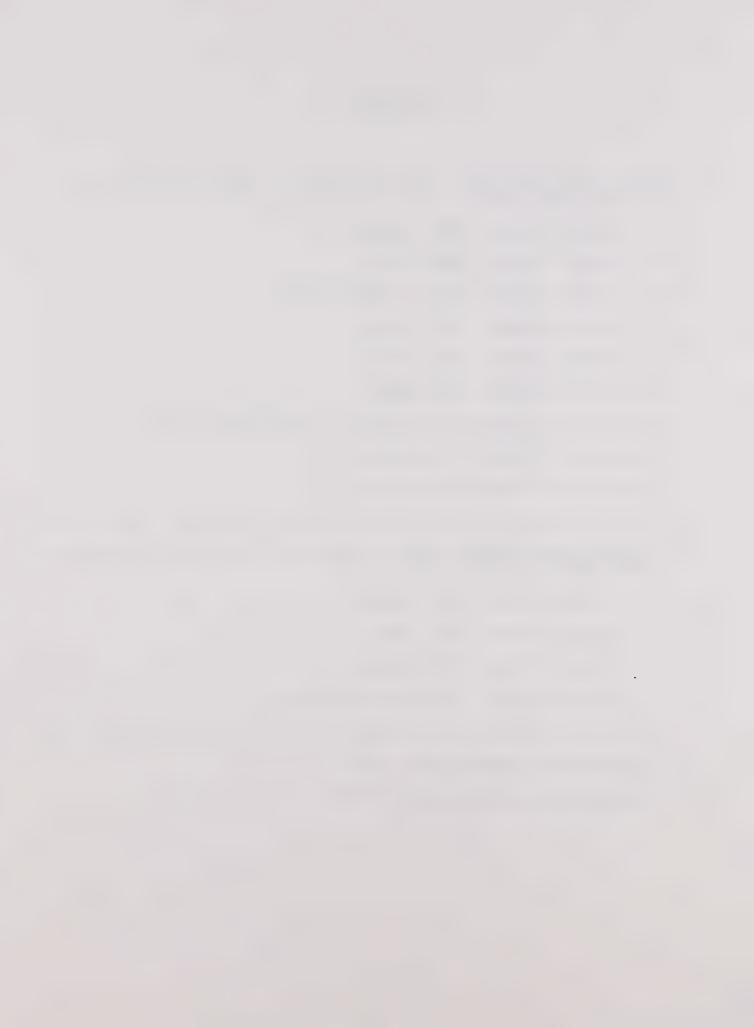


APPENDIX A: FOOTNOTES



FOOTNOTES

- 1. Unless otherwise noted, all references to State law refer to the Government Code.
- 2. U.S. Census Bureau, 1980 Census.
- 3. U.S. Census Bureau, 1980 Census.
- 4. U.S. Census Bureau, 1970 and 1980 Census.
- 5. U.S. Census Bureau, 1980 Census.
- 6. U.S. Census Bureau, 1980 Census
- 7. U.S. Census Bureau, 1980 Census
- 8. Department of Housing and Community Development, 1984.
- 9. Department of Finance Estimates, 1983.
- 10. Department of Finance Estimates.
- 11. Estimates based on Housing and Community Development Projections.
- 12. The California Housing Plan. Department of Housing and Community Development, 1982.
- 13. U.S. Census Bureau, 1970 Census.
- 14. U.S. Census Bureau, 1980 Census.
- 15. U.S. Census Bureau, 1980 Census.
- 16. U.S. Census Bureau, 1970 and 1980 Census.
- 17. Department of Housing and Community Development Projections, 1984.
- 18. The California Housing Plan, 1982
- 19. The California Housing Plan, 1982



ADDENDIY	B: HOUSING	CONDITATIONS	CHDVPV	
AFFERDIA	b: HOUSING	CONDITIONS	DURVEI	
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EXHIBIT "A"

HOUSING EVALUATION FORM

1. Enter land use using the residential guidelines as follows:

Residential

R-1	Single family residence
R-1-2	Two single family residences
R-2	Duplex
	12 Unit apartment
1	-
20	

- For residential buildings only indicate nearest type of construction.
- 3. Inspect every building externally in each jurisdiction. (New subdivisions can usually be classified as "Very Good" or "Good" on a fast check.)

The following items to be checked for condition under these general headings:

Missing, broken, unsafe, rotted, paint peeling or cracking, mortar joints cracked or open:

a.	Foundations	e.	Chimney
b.	Walls	f.	Windows
c.	Roof	g.	Porch
d.	Gutters	h.	Railings

Ratings:

tained and new buildings in need of minor maintenance. Equivalent to "Sound" housing by Bureau of Census definition.

- b. Fair Deteriorating buildings which need one or more repairs to meet reasonable standards of housing. Continued neglect will result in structural damage. Equivalent to "Deteriorating" housing by Bureau of Census.
- c. Poor Buildings in advanced stage of deterioration or with major structural deficiencies, so as to be incapable of economic repair. Equivalent to "Dil-apidated" housing by Bureau of Census.
- 4. Streets Surroundings to be similarly categorized, based on the condition of streets.
 - a. <u>Very Good</u> Full streets, well maintained (in urban areas), curbs and gutters in good condition, no overhead utilities on street.
 - b. Good Same as above, with some overhead utilities.
 - c. <u>Fair</u> In urban areas curbs and gutters missing or in poor condition; pavement in need of maintenance in County areas, shoulders deteriorating.
 - d. Poor Streets unpaved or in need of reconstruction in urban areas, no curb and gutters.
- 5. Environment Street conditions are part of the environment or surroundings. However, other

conditions such as yard conditions, influence neighborhood deterioration.

- a. <u>Very Good</u> Yards well maintained, no junk accumulated in yard.
- b. Good Yards clean but no landscaping.
- c. <u>Fair</u> Many yards neglected, lawns, dying, some junk, fences deteriorating.
- d. <u>Poor</u> Yards neglected, accumulation of junk, fences in poor condition.







DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Division of Research and Policy Development 921 Tenth Street, 6M Sacramento, CA 95814-2774



March 23, 1984

Mr. Robert Sellman Executive Director Siskiyou Association of Governmental Entities Courthouse Yreka, CA 96097

Dear Mr. Sellman:

As you requested, enclosed are copies of the regional housing needs plan which we prepared for your County. The plans should be sent to your members for review and comment.

Local governments may send any comments they may have through you or directly to us, whichever you prefer. We have enclosed for your information a sample letter we used to transmit a plan to a local government. You may find it helpful in preparing your own local transmittal letter.

If you have any questions, please feel free to contact Don Crow of my staff at (916) 323-3185.

Sincerely,

Nancy McKeb, Chief

Division of Research and Policy Development

Enclosures

NM/DC/kb

SISKIYOU COUNTY HOUSING NEEDS PLAN

THE PLAN

This housing needs plan for Siskiyou County has been prepared by the State Department of Housing and Community Development (HCD) in order to assist Siskiyou County and the nine cities in the County in meeting the requirements of AB 2853 of 1980. The Department prepared this plan at the request of the Siskiyou Association of Governmental Entities.

The purpose of a regional housing needs plan is to examine housing needs in a geographical area and to allocate a share of the projected regional need to each local government. Those jurisdictions then have the responsibility for planning, in their housing elements, to meet those needs.

Siskiyou County has been divided by HCD into several housing market areas. Except in the Yreka-Montague area, each jurisdiction in Siskiyou County is considered to be a separate housing market area in this plan. Because of close geographical proximity and a high level of commuting, the housing opportunities in Yreka and Montague significantly affect each other. Consequently, the cities of Yreka and Montague are treated as a housing market area in this plan. While there is some commuting between several other cities in the County, it is not considered extensive enough to establish them as multi-jurisdiction housing market areas for the purposes of this plan.

The levels of household growth and construction need contained in this plan may be considered as minimum growth needs. Nothing in this plan should be taken to mean that a local government may not plan for more households than shown.

METHODOLOGY

This plan is for the period January 1, 1983 to July 1, 1989. For jurisdictions which prefer to prepare housing element updates to 1990, figures have also been included for July 1, 1990. The plan includes estimated and projected households, by income group, for those dates. The January 1, 1983 household estimates were prepared by HCD based on State Department of Finance (DOF) estimates. The July 1, 1989 and July 1, 1990 household projections were developed by HCD based on DOF projections* for county population growth. Except for Dunsmuir and Tulelake, each area's share of the countywide growth is based on the assumption that there will be a continuation of the household growth patterns that occurred between 1980 and 1983. Dunsmuir lost population during that period, but is projected to return to its 1980 number of households by 1990. Tulelake's growth between 1980 and 1983 was unusually high, and the projected 1983-1990 household growth is based on half that rate.

Four income groups are used in this plan. They are: Very Low, Other Lower, Moderate, and Above Moderate. Definitions for these terms are given in Attachment 1.

^{*} Department of Finance, Population Researach Unit, Report 83-P-1, Projected Total Population of California Counties: July 1, 1980 to July 1, 2020; September 1983.

HCD used U.S. Census data to estimate the number of households in each income group in 1983. The estimates are based on the assumption that the income distributions in the 1980 Census remain applicable in 1983.

In the Yreka-Montague housing market area, the 1989 and 1990 income group allocations are based on a "same share plan". In a "same share plan", each local government in the market area is assigned planning responsibility for the same percentages of households in each income group at the end of the plan. This allocation policy is based on (1) the existence of equal access to employment opportunities throughout the market area; and, (2) the assumption that all of the local governments are in other respects equally suitable locations for lower income households. These conditions apply to the Yreka-Montague area.

Each of the other jurisdictions in the County is viewed as a separate housing market area with its own economic characteristics. Each jurisdiction will plan to have the same percentage of households in each income group in 1989 and 1990 as it did in 1983. This is based on the assumption that each jurisdiction will retain essentially the same economic characteristics in 1989 and 1990 as it had in 1983.

Basic housing construction needs for the planning period have been calculated by HCD for each area of the County using the methodology contained in Attachment 2. Allowances for vacancies and normal market removals (torn down, destroyed by fire, etc.) are included. The ownership and renter factors used in the calculations were taken from the 1980 U.S. Census. The "other vacant" factors were based on 1980 Census data with adjustments for declines in vacancy rates since the Census. The annual removal allowance of .004 is an HCD estimate.

HOW TO USE THE PLAN IN PREPARING LOCAL HOUSING ELEMENTS

The principal uses of the plan are: (1) in planning to accommodate the projected growth of the area; and, (2) in planning to provide opportunities for all income groups to have access to housing throughout each housing market area.

In addition to the income group estimates and allocations contained in the plan, the local housing element is to contain estimated affordability needs. This involves making estimates of the current number of lower income households which pay more than 25% of their income for housing. "Lower income" means the combined total of the "very low" and "other lower" income categories.

Other existing housing needs which are to be included in the local housing element, but which are not included in this plan include: estimates of over-crowding, estimates of the needs of special groups (such as the elderly and the handicapped), and estimates of units which are in substandard physical condition. The estimates of substandard units should include figures for both the units which need rehabilitation and those which are so substandard that they need to be removed.

The "basic construction needs" stated in the plan do not include allowances for construction needed to replace units which are beyond repair and/or are not economically feasible to repair. Units which are removed from the housing stock in the normal course of housing market activity (changes to commercial use, etc.) are not necessarily beyond repair. Consequently, the basic construction needs are to be supplemented by estimates of construction needed to replace housing units which are not suitable for rehabilitation.

SISKIYOU COUNTY

Estimated Households on January 1, 1983 by Income Group and
Projected Households on July 1, 1989 and July 1, 1990 with Income Group Allocations

Aven	Tanama Cara	Households			Perce	ntages
Area	Income Group	1983	1989	1990	1983	1989/1990
YREKA-MONTAGUE						
Montague	Very Low Other Lower Moderate Above Moderate	139 83 101 139	126 84 115 199	128 85 117 203	30 18 22 30	24 16 22 38
	Total	462	524	533	100	100
Yreka	Very Low Other Lower Moderate Above Moderate	625 435 598 1,061	802 535 735 1,270	824 549 755 1,305	23 16 22 39	24 16 22 38
	Total	2,719	3,342	3,433	100	100
Yreka-Montague Total	Very Low Other Lower Moderate Above Moderate	764 518 699 1,200	928 619 850 1,469	952 634 872 1,508	24 16 22 38	24 16 22 38
	Total	3,181	3,866	3,966	100	100
BALANCE OF COUNTY	,					
Dorris	Very Low Other Lower Moderate Above Moderate	96 65 107 76	103 70 114 81	.104 70 115 82	28 19 31 22	28 19 31 22
	Total	344	368	371	100	100
Dunsmuir	Very Low Other Lower Moderate Above Moderate	254 199 190 263	266 209 199 275	268 210 201 277	28 22 21 29	28 22 21 29
	Total	906	949	956	100	100
Etna	Very Low Other Lower Moderate Above Moderate	87 66 66 70	90 69 69 7 2	91 69 69 72	30 23 23 24	30 23 23 24
	Total	289	300	301	100	100

SISKIYOU COUNTY

Estimated Households on January 1, 1983 by Income Group and
Projected Households on July 1, 1989 and July 1, 1990 with Income Group Allocations

		Н	ouseholds		Percentages		
Area	Income Group	1983	1989	1990	1983	1989/1990	
Fort Jones	Very Low Other Lower Moderate Above Moderate	67 50 61 61	68 51 62 62	68 51 62 62	28 21 25.5 25.5	28 21 25.5 25.5	
	Total	239	243	243	100	100	
Mount Shasta	Very Low Other Lower Moderate Above Moderate	248 154 354 425	263 163 375 451	265 164 379 455	21 13 30 36	21 13 30 36	
	Total	1,181	1,252	1,263	100	100	
Tulelake	Very Low Other Lower Moderate Above Moderate	132 61 117 68	143 65 126 73	144 66 128 74	35 16 31 18	35 16 31 18	
	Total	378	407	412	100	100	
Weed	Very Low Other Lower Moderate Above Moderate	304 192 282 349	339 214 314 390	344 217 319 396	27 17 25 31	27 17 25 31	
	Total	1,127	1,257	1,276	100	100	
Unincorporated	Very Low Other Lower Moderate Above Moderate	2,063 1,118 2,235 3,181	2,318 1,256 2,511 3,573	2,355 1,276 2,551 3,630	24 13 26 37	24 13 26 37	
	Total	8,597	9,658	9,812	100	100	
COUNTY TOTAL	Very Low Other Lower Moderate Above Moderate	4,015 2,423 4,111 5,693	4,518 2,754 4,620 6,408	4,591 2,798 4,696 6,515	25 15 25 35	25 15 25 35	
	Total	16,242	18,300	18,600	100	100	

SISKIYOU COUNTY

BASIC CONSTRUCTION NEEDS

Construction Needed

0	Constituetion needed			
Area	1/83 to 7/89	1/83 to 7/90		
Dorris	18	23		
Dunsmuir	0	8		
Etna	0	3		
Fort Jones	8	9		
Montague	51	63		
Mount Shasta	67	84		
Tulelake	44	51		
Weed	151	177		
Yreka	730	839		
Unincorporated	1,207	1,437		
COUNTY TOTAL	2,276	2,694		

ATTACHMENT 1

DEFINITIONS OF INCOME GROUPS

The definitions given below are based on definitions contained in state law.*

The statutory definitions provide that each household size has its own income ranges.

The income ranges for a four person household are the following:

Very Low Income Income not exceeding 50% of the median family

income of the county.

Other Lower Income Income between 50% and 80% of the median family

income of the county.

Moderate Income Income between 80% and 120% of the median family

income of the county.

Above Moderate Income Income above 120% of the median family income

of the county.

The income ranges for other household sizes are calculated using household size adjustment factors. For example, the income ranges for a one person household are .7 times the income ranges for the four person household for that income level.

^{*}Health and Safety Code Sections 50079.5, 50093, and 50105.

ATTACHMENT 2

METHODOLOGY FOR ESTIMATING BASIC CONSTRUCTION NEEDS

1. Determine housing units needed on January 1, 1989, with allowance for vacant units

1989 Households X Estimated Homeownership Rate ÷ .98 /allowance for vacant-for-sale/ +1989 Households X Estimated Renter Rate ÷ .94 /allowance for vacant-for-rent/

=1989 Households plus vacant-for-sale or rent

Number on last line: (l - estimated "other vacant" fraction) /allowance for second homes
and other vacant units

=Housing Units Needed in 1989 which are not for sale or rent/

Determine housing units needed to accommodate growth needs from 1983 to 1989
 Housing Units Needed in 1989 (determined in Step 1)
 -Housing Units on January 1, 1983

=Housing Units Needed to Accommodate Growth

3. Determine expected normal housing market removals (units to be torn down, boarded up, destroyed by fire, changed to commercial use, etc.)

Average Number of Housing Units in Existence between 1983 and 1989 = (Housing Units Needed in 1989 + Housing Units on 1/1/1983) ÷ 2

Estimated Number of Units to be Removed in 6 Years =
Average Number of Units (see above) X Annual Removal Rate X 6

4. Determine Total Basic Construction Needs 1983 to 1989

Housing Units Needed to Accommodate Growth (determined in Step 2)

+Housing Units Expected to be Removed 1983-1989 (determined in Step 3)

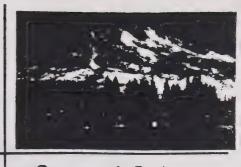
⁼ Total Basic Construction Needs 1983 to 1989

APPENDIX	D:	NEGATIVE	DECLARATION
			· · · · · · · · · · · · · · · · · · ·



PLANNING DEPARTMENT

TELEPHONE: 842-3531, Extension 242
PLANNING DIRECTOR ROBERT W. SELLMAN



County of Siskiyou

FO. BOX 1085

YREKA, CALIFORNIA

BEGGET

PLANNING COMMISSIONERS

MARY CANNON, ALBERT CEDROS, PATTI JACKSON,
OREL LEWIS, SIDNEY MUMA

SISKIYOU COUNTY

NEGATIVE DECLARATION - NOTICE OF DETERMINATION

on August 1, 1984 the Siskiyou County Planning Commission will make a determination as to whether a NEGATIVE DECLARATION Should be certified for the following project: Hasing Economy

Project Description:

ADOPTION OF DRAFT SISKIYOU COUNTY HOUSING ELEMENT

AS REQUIRED BY STATE LAW (GOVERNMENT Code SECTION

(SEE ATTACHED APPLICATION)

Project Location:

DRAFT ELEMENT SET FORTH HOUSING POLICY FOR ENTIRE UNINCORPORATED AREA OF THE COUNTY

All responses to the proposed NEGATIVE DECLARATION must be received by July 27, 1984 at the following address:

Siskiyou County Planning Department
P. O. Box 1085
Yreka, CA 96097

INITIAL STUDY FOR ENVIRONMENTAL REVIEW

Please fill out the following questions as completely as possible. Not all of the questions or requested information will be applicable to your proposal. If so, please write NA following those questions. Note: All applicants must respond to questions 33 and 34.

GENERAL	INFORMATION
---------	-------------

1.	Name and address of developer or project sponsor: SISKIYOU COUNTY PLANNING DEPARTMENT
2.	Address of project:
	Assessor's Parcel Number N/A
3.	Name, address, and telephone number of person to be contacted concerning this project: MR. ROBERT SELLMAN, P.O. BOX 1085 YEEKA, CA. 16097
١.	Indicate number of the permit application for the project to which this form pertains: Approval By Planume Commission & Board of Sustains
5.	List and describe any other related permits and other public approvals required for this project, including those required by city, regional, state and federal agencies: Device ay Department of Housing and Community Development
5.	Existing zoning district: NA
7.	Proposed use of site (Project for which this form is filed):
PRO	JECT DESCRIPTION
3.	Site size. N/A
	Square footage. N/A
).	Number of floors of construction. N/A
١.	Amount of off-street parking provided. N/A
2.	Attach plans. N/A
3.	Proposed scheduling. N/A
4.	Associated projects. N/A
5.	Anticipated incremental development. N/A
6.	If residential, include the number of units, schedule of unit sizes range of sale prices or rents, and type of household size expected.
7.	If commercial, indicate the type, whether neighborhood, city or regionally oriented, square footage of sales area, and loading facilities.
8.	If industrial, indicate type, estimated employment per shift, and loading facilities. NA
9.	If institutional, indicate the major function, estimated employment per shift, estimated occupancy, loading facilities, and community benefits to be derived from the project.
0.	If the project involves a variance, conditional use or rezoning application, state this and indicate clearly why the application is required. N/A

necessary). YES NO Change in existing features of any bays, tidelands, beaches, lakes or hills, or substantial alteration of ground contours. K 21. Change in scenic views or vistas from existing residential 1 22. areas or public lands or roads. Change in pattern, scale or character of general area of 1 23. project. Significant amounts of solid waste or litter. L 24. Change in dust, ash, smoke, fumes or odors in vicinity. Change in ocean, bay, lake, stream or ground water quality or quantity, or alteration of existing drainage patterns. L 26. ¥ 27. Substantial change in existing noise or vibration levels in the vicinity. ¥ 28. Site on filled land or on slope of 10 percent or more. L 29. Use or disposal of potentially hazardous materials, such as toxic substances, flammables or explosives. L 30. Substantial change in demand for municipal services (police, fire, water, sewage, etc.). Substantially increase fossil fuel consumption (electricity, ¥ 31. oil, natural gas, etc.). 32. Relationship to a larger project or series of projects. ENVIRONMENTAL SETTING Describe the project site as it exists before the project, including information on topography, soil stability, plants and animals, and any cultural, historical or scenic aspects. Describe any existing structures on the site, and the use of the structures. Attach photographs of the site. Snapshots or polaroid photos will be accepted. SITE INVOLVES ENTIRE COUNTY - SEE LAND USE ELEMENT FOR COMPLETE DISCRIPTION Describe the surrounding properties, including information on plants and animals and any cultural, historical or scenic aspects. Indicate the type of land use (residential, commercial, etc.), intensity of land use (one-family, apartment houses, shops, department stores, etc.), and scale of development (height, frontage, set-back, rear yard, etc.). Attach photographs of the vicinity. Snapshots or polaroid photos will be accepted. N/A

Are the following items applicable to the project or its effects? Discuss below all items checked yes (attach additional sheets as



APPENDIX	E:	HCD	REVIEW	LETTER



DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

921 Tenth Street Sacramento, CA 95814 (916) 445-4775

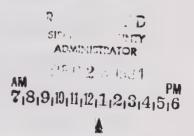


RECEIVED

DEC 28 1984

Planning Commission

December 27, 1984



Mr. Richard Sierck County Administrative Officer County of Siskiyou P.O. Box 750 Yreka, CA 96097

Dear Mr. Sierck:

RE: Review of the County of Siskiyou's Draft Housing Element

Thank you for submitting Siskiyou's draft housing element, received September 18, 1984, for our review. As you know, we are required to review draft elements for conformity with State law pursuant to Government Code Section 65585(b).

A phone conversation on December 6 with your consultant, Mr. Dennis Castrillo, has facilitated our review. This letter summarizes the conclusions of that discussion.

Siskiyou County's element is a well written and comprehensive document which addresses most of the statutory requirements. The element includes an assessment of existing and projected housing needs, evaluates potential constraints and land resources, and establishes a five-year schedule of program actions and maximum quantified objectives.

In our opinion, however, Section 65588 requires that a housing element revision reflect the results of a review based on the following criteria:

- 1. The appropriateness of the housing yoals, objectives, and policies in contributing to the attainment of the state housing goal.
- 2. The effectiveness of the housing element in attainment of the community's housing goals and objectives.

Mr. Richard Sierck Page Two

3. The progress of the City in the implementation of the housing element.

Localities throughout the state have found that a summary of this review in the revised element is of great value. We urge the County of Siskiyou to include a summary of this evaluation in the revised element. With this addition, we believe Siskiyou's draft housing element will comply with the requirements of state housing element law.

In accordance with requests pursuant to the Public Information Act, we are forwarding copies of this letter to the parties listed below.

We hope our comments are helpful to the City and wish you success in the implementation of your housing program. We appreciate the time and effort of Mr. Castrillo during the course of our review. If you have any questions regarding our comments, please contact Maryaret Dole of our staff at (916) 324-8658.

Sincerely,

Ralph A. Qualls, Jr.
Chief Deputy Director

RAQ:MD:bt

cc: Robert Sellman, Planning Director
Dennis Castrillo, Planning Answers
Ellyn S. Levinson, State Department of Justice
Bob Katai, Governor's Office of Planning and Research
Siskiyou Association of Governmental Entities
Tom Bannon, California Building Industry Association

APPENDIX F: RESPONSE TO HCD COMMENTS



RESPONSE TO DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT COMMENTS

Introduction

As State law requires (Government Code Section 65585 (b)), the Draft Siskiyou County Housing Element was submitted to the Department of Housing and Community Development (HCD) for review. Their review indicates that in order to meet the requirements of State Law, the housing element must include the following information:

- o The appropriateness of the housing goals, objectives and policies in contributing to the attainment of the State housing goal.
- o The effectiveness of the housing element in attainment of the community's housing goals and objectives.
- o The progress of the city (sic) in the implementation of the housing element.

As HCD interprets the law, this review procedure requires local governments to assess their past performance in providing housing. In Siskiyou County's case, this review must focus on their efforts since 1974, the year the previous housing element was adopted. With the addition of such a summary, HCD concluded that Siskiyou County's Housing Element would "comply with the requirements of State Housing Element Law." The following discussion is provided to meet these requirements.

Attainment of State Housing Goal

With the signing of AB 2853 into law, (Government Code Section 65580 et seq) the following State housing goal was adopted. "The availability of housing is of vital statewide importance and the early attainment of decent housing and a satisfying living environment for every California family is a priority of the highest order."

Through its 1974 Housing Element, Siskiyou County adopted the following objectives to guide its housing program.

- o To promote and insure the provisions of adequate housing for all persons regardless of income, age, race or ethnic background.
 - o To promote and insure the provision of housing selection by location, type, price and tenure.
 - o To promote and insure open and free choice of housing for all.

o To act as a guide for municipal decisions and how these decisions affect the quality of the housing stock and inventory.

The County's objectives are consistent with the State housing goal and, in fact, are much more specific about what they will accomplish, By adhearing to these objectives, the County has provided its fair share of the State's housing.

Effectiveness of this Housing Element in Attaining the Community's Housing Goals.

From 1974 to 1983 the Department of Finance estimated that about 2,700 housing units were added to the housing stock of the unincorporated area of the County. At the same time the population of the unincorporated area increased by only 4,790 persons. At these rates, population increased by 26% while housing units increased by nearly 35% during this period. While it is impossible to determine to what extent the housing element is responsible for these units, the County's objectives and actions have not created obstacles in their construction.

The Progress of the County in Implementing the Housing Element.

In order to implement the housing element the County has taken steps in four general areas which include: Planning, zoning, building codes and the planning process. The actions the County has taken are summarized below:

PLANNING

Housing Conditions Survey

The County's previous housing element was adopted in 1974. As part of the housing element, the County conducted an elaborate housing conditions survey. Nearly fifty percent of all housing units in the unincorporated area were examined. The exterior structural condition of each unit, the general condition of local streets, and the general environment of the surrounding area were carefully examined. Appendix B shows the housing evaluation form used in the survey. This survey provided the County with a valuable data base which is used for planning, and grant writing purposes. The survey was used in the preparation of this document.

General Plan Update

In 1980, Siskiyou County revised its land use and open space elements of its general plan. In updating the plan, the County elected to prepare a plan that differed from traditional planning documents. In the County's general plan, there is no land use map which shows the boundaries of specific land use categories. Instead, physical constraints are mapped and general development

policies based on these constraints have been developed. In evaluating projects such as residential subdivisions, the County bases its decision about projects according to their consistency with the adopted policies. As long as a project does not violate the policies it will be deemed consistent with the County's general plan. This system of land use planning allows projects to be proposed anywhere without the fear that they will be automatically rejected because they are not within specifically defined areas shown on the general plan map.

Vacant Land Survey

Several years ago the County Planning Department conducted a survey to determine the number of building lots in the unincorporated area of the County. While by no means an exhaustive parcel by parcel review, the survey accounted for nearly 20,000 vacant building lots in the County. This survey was invaluable in the preparation of this housing element. The survey showed that there are enough building lots in the County to satisfy the anticipated population growth many times over. This data was used to satisfy housing element requirements and can provide valuable data for future land use and housing studies.

ZONING

Mobile Home Zoning

The County has removed restrictions regarding the zones in which mobile homes can be placed. The County now allows mobile homes on foundations in most zoning districts where a single family dwelling exists. Removing the zoning barrier has contributed to the immense popularity of mobile homes in the County. Mobile homes now account for nearly one fourth of the County's housing stock. In comparison, mobile homes account for only four percent of the statewide housing stock.

Companion Unit Ordinance

Siskiyou County recently adopted a companion unit ordinance. The ordinance allows an additional housing unit to be constructed on lots where a single family unit already exists. As a result, second units can be built for far less than new units on unimproved land because the owner is not faced with land or infrastructure costs.

BUILDING CODES

The County has also adopted a minimal housing unit ordinance which permits houses as small as 256 square feet. The intent of the ordinance is to allow the construction of very small basic housing units to meet the needs of very low income persons.

PERMITS AND FEES

Permit Process

The permit process can have a significant impact on housing production and costs. Lengthy review periods can increase housing costs. Worst yet, if subdivisions are regularly denied, the lack of buildable sites can drive up the cost of land and therefore housing costs.

According the the Planning Department, most permits can be processed in 6 to 12 weeks if an environmental impact report (EIR) is not required. The processing time is well within the time limits established by the Permit Streamlining Act (Public Resources code Section 21100 et. seq.). The Building Department indicates that in most instances, permits for new housing, rehabilitation or additions can be approved in about 10 working days, although some building permits can take as long as 30 days. These permit processing times seem reasonable and involve about the same amount of time it takes other counties to process similar permits.

From 1970 to 1983, a total of 492 applications for parcel maps were submitted to the Planning Department. A review of most of the parcel map applications processed between 1979 and 1981 shows that about 92% of the applications were approved. Based on the processing time and the high percentage of approvals, the County is therefore maintaining a permit process that is conducive to the rapid review and approval of new building sites.

Permit Fees

A survey conducted for this housing element shows that the County has kept its fees for processing permits lower than other counties of similar size or location. Table 16 in this document shows that that County fees are below a three county average. Keeping these fees low means lower housing costs to the consumer.

Development Fees

In some counties, all new housing units are assessed development fees of some forms to cover costs associated with improving drainage, streets, schools or sewer and water facilities. Often times, these fees increase the cost of housing by thousands of dollars. Siskiyou County has no established fees for on or off-site improvements. Instead it requires each subdivider to mitigate only the problems the the subdivision creates. By adhearing to this policy, the County requires only the improvements needed to reduce the potential problems a subdivision could create. As a result, home buyers do not have to pay for unnecessary improvements.



